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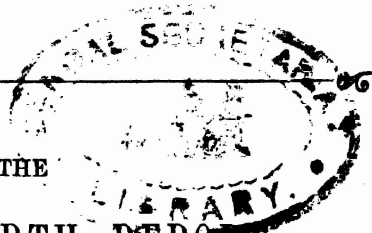

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THE

FORTY-FOURTH REPORT

OF THE

UNCOVENANTED SERVICE

FAMILY PENSION FUND,

FOR

1880-81.

WITH

AN APPENDIX.

IN THREE PARTS.

CALCUTTA:
PRINTED AT THE "CALCUTTA ADVERTISER" PRESS,
20 BRITISH INDIAN STREET.

1882.

UNCOVENANTED SERVICE

FAMILY PENSION FUND

Established 11th April 1837.

Patron:

THE VICEROY AND GOVERNOR-GENERAL OF INDIA, *Ex-Officio.*

Treasurer:

THE SECRETARY & TREASURER, BANK OF BENGAL.

Directors:

Mr. W. PALMER ... ... *Chairman.*
„ D. W. MADGE ... ... *Deputy-Chairman.*

Mr. J. H. BELCHAMBERS.
„ C. E. DISSENT.
„ E. T. HANBY.
„ A. L. HOME.
„ J. O. N. JAMES.
„ F. de H. LARPENT.
Mr. T. C. LEDLIE.
„ H. B. MEDLICOTT.
„ G. C. SCONCE.
„ J. WATSON.
„ T. H. WICKES.

Corresponding and Recording Secretary, W. H. RYLAND.
Accountant and Collector, ... G. W. MACLEOD.
Consulting Physician, ... K. B. STUART, M. D., F. R. C. S. E.

Auditors, ... { H. RONALDSON. JAMES BELL.

Actuary, ... { A. G. FINLAISON. *National Debt Office, London.*

London Agents, ... { Messrs. COUTTS & Co., 59 *Strand.*

Office—15 *Kyd Street, Calcutta.*

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PROCEEDINGS

AT A

GENERAL MEETING OF SUBSCRIBERS

OF THE

UNCOVENANTED SERVICE FAMILY PENSION FUND,

HELD AT THE TOWN HALL,

On Saturday, the 28th January, 1882.

PRESENT: between 60 and 70 Subscribers.

Mr. G. C. SCONCE, Chairman of the Directors, addressed the meeting as follows:—

Gentlemen, your first duty is to elect a Chairman who will preside over our deliberations this afternoon. The practice hitherto has been this—The Chairman of the Board of Directors proposes a gentleman to the meeting, and his nomination has always been at once accepted. In accordance with this practice I enquired and ascertained that a gentleman, who I feel sure would have been acceptable to all, and whose name I should have thought, would have been received with acclamation in this room, was willing to give us the benefit of his very kind assistance to-day.

It will not for one moment be supposed that I or any other Director in proposing the name of any gentleman as Chairman had any desire whatever to dictate your choice. I simply acted in accordance with the invariable practice. At the last moment yesterday evening I was informed that, the gentleman I had proposed to suggest to you as your Chairman, would not be gladly received as hitherto, and as a matter of course. I was told in fact that his nomination would be opposed. It was my duty therefore at once to cause the gentleman in question to be informed that he might possibly be placed in an unprecedented and somewhat

invidious position, leaving him to decide whether under these circumstances he was willing to attend the meeting. The old practice had its advantages, but the result is that the gentleman in question is not now present. I am not in a position to suggest the name of any one else, and must therefore ask some gentlemen present to propose a Chairman.

The Rev. R. Robinson was voted to the chair.

The Chairman said he feared he would be unable to discharge the office satisfactorily, and if there were any failings, he begged their indulgence. The report was already in the hands of the subscribers, and he therefore, did not think it necessary to have it read. He felt thankful, as they all had occasion to feel, at there being so much in connexion with the report that was gratifying. He congratulated the meeting on the prosperity of the Fund during the year under review, and the good results it had shown. Although the Widows' Branch showed a larger number of incumbents during the year under review, and on this account compared unfavorably with the preceding year, yet he was pleased to find that the children's fund had been relieved of some burden. This was due to some of the children having got married; and the members might fairly be allowed to rejoice at these marriages, just as it must be a matter of regret when any one of the members who was contributing to the Fund died. The report noticed the death of Dr. C. O. Woodford, who, for many years, indeed, he should say from the commencement, was connected with the Fund. The deceased gentleman did good service to the Fund. By his ready kindness to those who sought his professional counsel, he won the esteem of all. He the Chairman rejoiced to find a scheme put forward by Mr. W. Palmer, which he hoped would have the careful and earnest consideration of the Fund. Mr. Palmer was a man of undoubted ability, and he felt he was seeking to place the Fund in a position in which it would have more control over the risks connected with it. The correspondence between the Directors and the Government of India, in connexion with the privileged rate of interest on the surplus, exceeding one-twentieth of the liabilities, was not yet closed, but he hoped it would close favourably this year. The question of exchange was finally settled, and they were indebted much to Mr. Branson for the clear, manly, and forcible way in which he had expressed his views on the subject when he was acting as Chairman last year. He the Chairman felt that the responsible work done by the Directors during the past year was work with which the

meeting had every reason to be satisfied. The report was a favorable one, and one on which the meeting might well be congratulated. They could do no better than adopt it.

It was proposed by Mr. H G. Whelan and seconded by Mr. C. A. Tweeddale—

"That the report be received, printed, and published."

Mr. S. TREMEARNE heartily agreed with everything that appeared in the report. But he thought there was a slight misconception in para. 20, in which it was stated that it devolved on the meeting to elect three new members, in the room of Messrs. D. W. Madge, T. C. Ledlie, and A. L. Home, who retire by rotation. Now, Rule 5 provided "that the management of the Fund be vested in a Committee of 13 Directors; three Members of the Committee to go out *annually* by rotation, and three others to be elected in their stead at each of the Annual General Meetings. The members going out, or resigning, shall not be eligible for re-election until after the expiration of one year. Non-resident subscribers shall have the right to vote by proxy at such Annual Elections. The Directors shall have power to fill up any vacancies that may occur among their number between the Annual Meetings.

It shall be competent to the subscribers in special cases to direct the permanent appointment of one or more members during residence in India; such member, or members, being super-added to the number of 13 members above provided, and to act conjointly with them."

He found that during the year, Messrs. R. S. Moncrieff, R. S. T. MacEwen, and G. M. Goodricke, senior Directors, had retired, so that, in so far as the going out of three members annually was concerned, the rule was complied with.

[Mr. Ryland observed that Messrs. Moncrieff, MacEwen, and Goodricke were not the senior Directors when they retired; he believed that Messrs. Madge and Home were senior to them, but he had no certain information at hand as he had received no notice of the question arising. Mr. Sconce said that Messrs. MacEwen, Moncrieff, and Goodricke were probably the senior Directors.]

Mr. Tremearne resumed.—If Messrs. Home and Madge were the senior Directors, his resolution would not apply to them, but to Mr. Ledlie only, but he had been informed and Mr. Sconce confirmed the impression that the senior Directors were Messrs. Moncrieff, MacEwen, and Goodricke. It was in

his opinion very undesirable that there should be such frequent changes in the Board. The spirit and intention of the rule was that each Director should hold office for four years, whereas two of the gentlemen who were now called upon to go out had barely been in office two years. It was most essential that they should have experience in the Board, and if a Director was only virtually to hold office for two years, and was not eligible for re-election, the spirit and intention of the rule was virtually defeated.

The rule provided that three members should go out annually by rotation, and it was conceded that if Messrs. Moncrieff MacEwen, and Goodricke had not gone out during the year, it would have been their turn to go out now; and, under these circumstances, he submitted that the meeting should hold that the going out of these gentlemen complied with the requirements of the rule. If it were held otherwise, it might at any time be open to three senior Directors, who would go out at the annual meeting, to *retire* just before it, and so cause the next in rotation, who were entitled to serve another year, to fail under the operation of Rule 5. This could never have been contemplated. He would, therefore, propose—

"That with reference to para. 20 of the Directors' Report, this Meeting is of opinion that the requirements of Rule 5, which enacts that three Directors shall go out annually by rotation, have been fulfilled by the going out during the year of Messrs. Moncrieff, MacEwen, and Goodricke, senior Directors, and that Messrs. Madge, Ledlie, and Home are therefore not required to go out now, and that in all other respects the report be adopted."

Mr. CHAMBERS seconded the motion.

Mr. BABONAU wished to put an alternative proposition, if that of Mr. Tremearne was not carried.

The CHAIRMAN suggested that Mr. Babonau should wait, and said that one of the propositions before the meeting was that the report be received and adopted in its present form. Mr. Tremearne, on the other hand, in his proposed amendment, made reference to a particular para, relating to rule 5, and contended that there was no necessity for the going out of the three Directors. He (the Chairman) threw it out as a suggestion, whether the Report might not at once be adopted in its integrity, and the meeting then proceed to the question, whether, instead of electing new members in place of the three going out by rotation, they should not resolve to retain the present Directors in office.

Mr. SCONCE felt doubtful whether they could do this. As a Director, perhaps, it would be out of place for him to speak upon the subject, but as he had no personal feeling in the matter, he would try and consider what the real words of Rule 5 were. It said that three members of the Committee were to go out *annually, by rotation*, and three others were to be elected in their stead at each of the Annual General Meetings. The word "annually," evidently referred to one fixed annual period, what that annual period is may be discovered by referring to the period when three others were to be elected in their place that period was the "Annual General Meeting." The words by rotation showed that they were to go out like the spokes of a wheel. The three who were at the top on the day when any Annual General Meeting took place were to go, and three others were to be added to the direction. The three senior members were to go, and three others were to be added to the Committee, and this was to go by rotation. The members going out could not be re-elected until after the expiration of one year. Then the general body of subscribers intended to trust and give full power to the Directors to elect a fresh member upon any particular member retiring for reasons purely personal to himself during the year between the Annual General Meetings. He believed that in practice this rule had not been found inconvenient.

Mr. TREMEARNE felt obliged to Mr. Sconce for likening, and aptly too, the going-out annually by rotation, to the spokes of a wheel. But he ventured to say that this was his own opinion. The rule did not make it necessary for three members to go out annually at one time. The three members, Messrs. MacEwen, Moncrieff, and Goodricke, whose names he had mentioned above, had gone out during the year, and this being so, there was no necessity for Messrs. Ledlie, Madge and Home to go out.

Mr. HEYSHAM had no doubt that Mr. Sconce's interpretation of the rule was correct, but there were certain circumstances connected with the resolution which ought to be considered. Now, the Directors took upon themselves to re-elect three or four members who retired annually for reasons of their own, and deprived them from keeping such men on the Committee as they wished should remain. There was a great cry outside that they had not good Directors. Men who had experience were turned out; and he must say that this was highly objectionable. They should not look to the letter, but to the spirit of the rule. The members were elected by them, and no one had power to turn them out.

Mr. SCONCE observed that Mr. Heysham seemed to think that the *Directors* turned out three senior members annually. This was a mistake: they did nothing of their own will. He would express no opinion as to whether or not the rule 5 ought to be amended, but insisted that they were bound to act according to the law as it stood. They were bound to follow the rule.

The CHAIRMAN put both the propositions before the Meeting, and that of Mr. Tremearne was carried by a majority of 28 to 11.

The Chairman next drew attention to the Bye-law 5A, passed by the Directors, and referred to in para. 17 of the Report, to provide for the speedier audit of the accounts, and proposed that it should be confirmed. Carried unanimously.

Mr. BABONAU proposed that to obviate frequent changes of Directors, a Special Committee be appointed to amend rule 5.

The CHAIRMAN said that his attention had been drawn to rule 60, by which a Special Meeting should be called for the purpose of altering any existing rule or practice, and that it was outside the province of the meeting to take this matter into consideration. If Mr. Babonau sought to make any suggestions, he should do so to the Directors.

Mr. CHAMBERS wished the meeting to be made special to consider this matter; but it was pointed out that a formal requisition and notice of the object of such meeting should be given four weeks before the appointed time.

Mr. BABONAU then moved the following amended proposition, seconded by Mr. C. A. Tweeddale—

"That with reference to para. 20 of the Directors' Report, and with reference to the resolution just passed in connection therewith, in order to obviate the frequent changes in the Board of Direction, necessitated by following the strict letter of Rule 5, a Special Committee be appointed by the Directors to consider and report on the expediency of amending this rule, to the general body of subscribers."

The proposition was put to the vote, and lost.

The meeting closed with a vote of thanks to the Chair.

ROBERT ROBINSON,

Chairman.

THE FORTY-FOURTH REPORT

OF THE

Uncovenanted Service Family Pension Fund,

FOR THE YEAR 1880-81.

THE following Report of the Directors on the financial condition and affairs of the Fund for the official year ended 30th April 1881, continued down to 31st December last, is submitted for the information of the subscribers.

2. The valuations of the assets and liabilities, as they stood on the 1st May 1881, have been prepared in full detail, according to the arrangement by which such valuations should be made triennially; and the Actuary, in his letters dated the 21st and 22nd November 1881, printed in the Appendix, reports favorably of the results. He states:—

"I am glad to be able to report that the present valuation affords a satisfactory confirmation of the opinions already expressed as to the trustworthiness of the approximate valuations for the years 1879 and 1880, both in the Children's and Widows' Branches of the Fund."

As regards the Widows' Branch, he observes:—

"Although the mortality cannot be said to be above the provisions of the rates of contribution, it is not in favorable

contrast with the experience of the year 1879-80. The benefit derived from the lower increment of charge for that year is to be found in the tangible assets which are reported at an amount which shows a gratifying advance on the total for 1880."

And with respect to the Children's Branch :—

"The surplus disclosed in this year's balance sheet exhibits a favorable increase on the result for 1st May 1880; several causes appear to have contributed to this outcome. An increased number of marriages has taken place among the orphan daughters on the pension list. The new regulation with regard to the payment of future pensions in England at the market rate of exchange has rendered unnecessary a further advance in the amount of the reserve against this particular expense; and in place of the increase which has been observed for several years in the immediate pensions to orphan boys, a diminution has happily taken place in this liability."

3. Having been asked to report specially on the effect, both present and prospective, of the alteration in rule 50 by which pensions accruing after the 1st of May 1880 will be payable in England at the market rate of exchange, Mr. Finlaison remarks :—

"This new regulation will have a most important effect upon the future financial position of the Fund, should the present aggravated rate of exchange be maintained. In the present year the new rule has enabled a slight reduction in the reserve to be made, in place of the increase which would otherwise have been imperative. It is obvious that as the new rule affects at present but an insignificant proportion of the pensions actually payable, its effect will be more especially an amelioration in the future by a stoppage in the increase of charge than an increase in the surplus of the present year."

4. A comparative abstract of the results in both funds is given below, which presents a much more favorable aspect than the figures in the previous year,

the surplus having increased by Rs. 1,05,616, while the net liabilities maintain the same relation in the Widows' Branch and an improved proportion in the Children's Branch, as will be seen from the percentage statement following :—

Particulars.	Widows' Branch.		Children's Branch.		Total both Branches.			
	1st May. 1880.	1st May. 1881.	1st May 1880.	1st May 1881.	1st May 1880.	1st May 1881.	Increase.	Decrease
Tangible Capital ..	43,49,635	46,52,527	24,60,187	26,25,377	68,09,822	72,77,904	4,68,082	....
Value of Contributions	35,46,828	35,35.082	17,86,933	17,90,961	53,33,761	53,26,043	....	7,718
Total Assets ..	78,96,463	81,87,609	42,47,120	44,16.338	121,43,583	126,03,947	4,60,364	....
Deduct :—								
Value of present Pensions ..	28,66,350	30,75,246	16,04,326	16,87,176	44,70,676	47,62,422	2,91,746	....
Value prospective Pensions ..	40,56,347	41,25,490	21,26,224	21,36,403	61,82,571	62,61,893	79,322	....
	69,22,697	72,00,736	37,30,550	38,23,579	106,53,247	110,24,315	371,068	....
Reserve for future expenses of management ..	4,75,000	4,60,000	2,31,320	2,30,000	7,06,320	6,90,000	....	16,320
Total Liabilities ..	73,97,697	76,60,736	39,61,870	40,53,579	113,59,567	117,14,315	3,54,748	....
Net Liabilities ..	38,50,869	41,25,654	21,74,937	22,62,618	60,25,806	63,88,272	3,62,466	....
Surplus ..	4,98,766	5,26,873	2,85,250	3,62,759	7,84,016	8,89,632	1,05,616	....

Widows' Fund.

Year ending 30th April.	Total Liabilities.	Value of contributions.	Net Liability.	Tangible Assets.	Surplus.	Percentage of net liability on tangible assets.	Percentage of surplus on net liability.	Surplus capital and interest divided.
1875	54,13,644	30,66,478	23,47,166	31,36,941	7,89,775	74·7	33·6	1,05,998
1876	59,04,836	33 02,892	26,01.944	33,49,717	7,47,773	77·6	28·7	1,17,214
1877	62,99,866	33,97,767	29,02,099	35,26,059	6,23,960	82·3	21·5	1,26,054
1878	67,41,073	34 70,546	32,70,527	38,33,039	5,62,512	85·1	17·5	1,05,003
1879	71,30,883	35,73,628	35,57 255	41,22,734	5,65,479	86·5	16·0	1,07,601
1880	73,97,697	35,46 828	38,50,869	43,49,635	4,98,766	88·7	12·7	81,412
1881	76,60,736	35,35,082	41,25,654	46,52,527	5,26,873	88·7	12·7	83,479

Children's Fund.

1875	28,00,450	16,31,342	11,69,108	17,30,476	5,61,368	67·5	48	58,769
1876	31,35,054	17,79,855	13,55,199	18,49,382	4,94,183	73·2	36·4	71,100
1877	32,94,993	18,37,613	14,57,380	19,59,612	5,02,232	74·3	34·4	77,377
1878	34,99,349	17,74,488	17,24,861	21,58.164	4,33,303	79·9	25·1	64,930
1879	37,80,707	17.89,870	19,90,837	23,37,630	3,46,793	85·1	17·4	70,579
1880	39,61,870	17.86,933	21,74,937	24,60,187	2,85,250	88·3	13	51,939
1881	40,53,579	17,90,961	22,62,618	26,25,377	3,62,759	88·5	16·5	47,664

5. The question of the amount of surplus available for distribution during the current year, 1881-82, having been referred to the Actuary, as stated in the last report, his reply given on the margin induced the Directors to determine upon the appropriation of Rs. 74,814 in the Widows' Fund and of Rs. 42,787 in the Children's Fund in abatement of subscriptions, as announced in Circular No. I. (see Appendix II,) ; adopting the scale of distribution laid down in the provisional rule sanctioned last year in place of rules 54 and 55, which were inoperative by reason of the surplus being less than $\frac{1}{3}$rd of the net liabilities.

"With regard to the amount of the surplus for division, I beg leave to say I still consider, in view of the desirability of spreading the distribution over a series of years, that it is not advisable to part with more than fifteen per cent. per annum of the surplus as it is now computed. This amount of bonus will reduce the surplus on the Children's Branch to a sum which is within a measurable distance of ten per cent. of the net liability; that is to say, of the amount which in my opinion should if possible be kept in hand for the security of the pensioners."

6. The formal abolition of these rules, which are no longer suited to the method by which the valuations are computed, has been postponed until the alternative scheme of distribution founded on the proposals of Mr. W. Palmer shall have been completed. The main feature of this scheme is that the abatements shall be proportionate to the actual payments made by subscribers on existing policies. The necessary calculations have been very carefully worked out by Mr. Palmer, to whom the Directors are much indebted for his labors, and it is hoped that some conclusion will have been come to and that the scheme will be circulated for the approval of the subscribers before the next distribution takes place.

7. Adhering to the very imperative instructions of the actuary, that the reserve fund shall never be suffered to fall below ten per cent of the net liabilities, a limit which is considered essentially necessary for the perfect solvency of the Fund, and that within such limit 15 per cent of the surplus may be divided, there will probably be available in the ensuing year a somewhat larger sum in both the branches than has been distributed during the current year, though, as the number of subscribers entitled to participate will be larger, and the rate of dividend has not been fixed, it is not possible yet to intimate the percentages of reduction in the subscription for next year, but they will be announced in the usual course before the 1st May.

8. The loss in interest caused by the Government resolution to reduce the privileged rate of interest on the surplus exceeding one-twentieth of the liabilities, which was brought into effect last year, has amounted to about 8,300 Rupees during the year under review. A motion was carried at the last annual meeting to the effect "That a respectful Memorial be submitted to the Secretary of State through the Government of India, praying that the resolution reducing the rate of interest on the capital of the Fund in the hands of Government be recalled and that six per cent be allowed as heretofore". It was purposed that this memorial should be signed generally by all the subscribers, but as it was found that such a course would be opposed to the rules for memorializing the Secretary of State, the Directors on behalf of the subscribers drew up and signed the Memorial, which they are informed has been forwarded to

His Lordship the Marquis of Hartington. The Memorial and its result will be published on receipt of a reply.

9. One-hundred and nine new members were admitted to the Fund in the course of the year, the total number registered on the 30th April 1881 being 1671, belonging to the several Departments shown below. Fifty-six more were admitted between the 1st of May and 31st December 1881, whose names are entered in the supplement to the list of subscribers in Appendix Part I.

Departments.	No.
Public Offices	347
Public Works Department	192
Telegraph	158
Police	129
Judicial	96
Customs...	67
Survey	92
Marine	42
Education	61
Ecclesiastical	33
Forest	32
Medical	19
Postal	41
Financial	20
Other Departments including Pensioners ...	342
	1671

10. Other events recorded on the rolls are given in the following statement, among which may be noticed

that 20 applications for admission were rejected, being considered uninsurable, and 23 second class risks were accepted at enhanced rates under rule 32. The mortality amongst subscribers, as observed by the Actuary, though not excessive, has been 33, or 2 per cent. against 1½ per cent. in the previous year, and there has been an advance accordingly in the immediate pensions; on the other hand, the number of incumbents removed was also greater by 16, chiefly in the Children's Branch. It is to be regretted that so many as 29 defaulters were struck off, occasioned in many cases by the rule of compulsory retirement from service.

From 1st May 1880 to 30th April 1881.	Widows' Branch.	Children's Branch.
New Members admitted	101	65
Subscribers for increased pension ...	10	16
Applicants rejected	16	4
Subscribers died	30	3
Do. withdrew	3	4
Do. incurred default	26	3
Do. ceased by death or marriage of nominees	14	2
Nominees died	24	16
Do. struck off	24	21
Do. withdrawn	4	53
Do. married	—	26
Do. admitted to pension ...	30	40
Incumbents died...	11	6
Do. re-married or married ...	5	15
Do. attained age	—	15

11. The following particulars have been abstracted from the annexed statements Nos. 1 to 3.

Particulars.	30th April 1880.	30th April 1881.	Increase.
AGGREGATE MONTHLY SUM ASSURED.			
Widows' Branch	1,03,578	1,03,680	102
Children's „	85,789	87,001	1,212
Total ...	1,89,367	1,90,681	1,314
REGISTERED MONTHLY SUBSCRIPTIONS.			
Widows' Branch	37,282	37,514	232
Children's „	24,641	25,081	440
Total ..	61,923	62,595	672
No. OF NOMINEES.			
Widows' Branch	1,443	1,462	19
Children's „ { Daughters ...	1,473	1,509	36
Children's „ { Sons	1,053	1,062	9
Total ...	3,969	4,033	64
No. OF INCUMBENTS.			
Widows	333	351	18
Daughters	354	364	10
Sons	182	176	6 Decrease
Total ...	869	891	22 Net.
AMOUNT OF MONTHLY PENSIONS.			
To Widows	23,118	24,964	1,846
„ Daughters...	11,066	11,739	673
„ Sons	6,123	5,965	158 Decrease
Total ...	40,307	42,668	2,361 Net

12. The usual account of the receipts and disbursements of the Fund from the year of its establishment will be found in statement No. 4, of which a summary is subjoined. The income of the year had increased from Rs. 11,26,294 to Rs. 11,47,081, and the aggregate capital amounted to Rs. 73,95,975.

There was an addition of Rs. 15,678 in the amount of pensions, which were paid as follows :—

Pensions drawn in India	Rs.	2,78,851
Do. do. in London at 2*s.* to the rupee £20,005	„	2,39,403
Do. do. at Secretary of State's rate of exchange .. .. £157...	„	1,920
Do. do. at current rate of exchange £490...	„	5,934
Total Rs.		5,26,108

The difference between the pensions payable and the sum actually paid amounted to Rs. 39,348, being the loss in exchange. Deducting this item, the entire cost of management did not exceed Rs. 35,298.

Items.	From 1837 to 30th April 1880.	In 1880-81.	Total.
RECEIPTS FROM SUBSCRIPTIONS WITH INTEREST ON CAPITAL.	Rs.	Rs.	Rs.
Widows' Branch	1,00,58,210	6,99,254	1,07,57,464
Children's „	61,70,861	4,45,674	66,16,535
Fees „	45,005	2,153	47,158
Total, Rs.	1,62,74,076	11,47,081	1,74,21,157
PENSIONS PAID.			
Widows' Branch	36,47,682	2,76,802	39,24,484
Children's „	25,15,643	2,09,958	27,25,601
Total, Rs.	61,63,325	4,86,760	66,50,085
PROFITS RETURNED TO SUBSCRIBERS IN ABATEMENT OF PREMIUM.			
Widows' Branch	14,64,170	83,479	15,47,649
Children's „	8,63,365	47,664	9,11,029
Total, Rs.	23,27,535	1,31,143	24,58,678
COST OF MANAGEMENT, INCLUDING EXCHANGE.			
Widows' Branch	5,39,572	47,693	5,87,265
Children's „	3,02,201	26,953	3,29,154
Total, Rs.	8,41,773	74,646	9,16,419
CASH IN THE GOVERNMENT TREASURY.			
Widows' Branch	44,35,133	2,94,224	47,29,357
Children's	25,06,310	1,60,308	26,66,618
Total, Rs.	69,41,443	4,54,532	73,95,975

13. Three circulars, vide Appendix II., were issued during the year. The subjects and result of votes on the questions submitted are recorded below :—

Subject.	For	Against.
Circular No. 1, dated 8th April 1881 :—		
Announcing the rate of abatement for 1881-82		
Circular No. 2, dated 15th June 1881 :—		
1.—Alteration of Rule 43, to enable Subscribers to pay their subscriptions to the London agents at the market rate of Exchange as proposed in Para 3	771	17
2.—Amendment of Rule 42 by the addition of bye-law 17 relating to deductions from pay or pension bills, as proposed in Para 4	751	27
Circular No. 3, dated 10th September 1881 :—		
Whether the widow of the late Mr. R. W. Sherriff, shall be admitted to pension on payment of all arrears of Subscription with interest at 6 per cent.	1,284	10

14. The decision of the High Court dismissing the suit of Mrs. Falle, versus the Directors of the Fund, for a declaration of right to pension in England at 2s. to the rupee under the old rule, was communicated to subscribers with circular No. 1. It will be perceived from circular No. 2 that by the amendment of rule 43, subscribers can now pay their subscriptions to the Agents in England at the current rate of exchange, and, as an equitable measure, the Directors have given effect to the amendment, by sanctioning the refund of excess payments made at the 2 shilling rate, from the date on which the alteration of rule 50 making all future pensions similarly payable, came into force, namely the 22nd May 1880.

15. In continuation of the correspondence published in the last annual report, page 56@, it will be seen from the Financial Secretary's reply No. 1459 dated 24th June 1881, in Appendix II., that the Government have signified their intention not to press any further the introduction of a rule for the payment to a subscriber wishing, or compelled to retire from the Fund, of the surrender value of his policy; such a rule having been reported by the actuary to be inconsistent with the principles of insurance in the Fund and pregnant with mischief.

16. The Government of India, having lately extended to the Uncovenanted Service Pension Fund at Bombay, the privilege of admitting members of the Imperial Services who may be stationed in any part of India, provided they are not already subscribing to the Bengal Fund, the Directors have been requested by the Government to adopt measures for passing a similar rule as respects this Fund, in order that no officer should be entitled by subscribing to both Funds to acquire the maximum benefits twice over. The Directors would have preferred to meet this difficulty by enacting that no subscriber, belonging to both Funds, should be allowed to secure more than the maximum provision fixed for either Fund; but as the Government have represented the inconvenience that would attend the necessity of making two deductions from, and two adjustments of, the salary of one officer, there appears to be no absolute objection to the desired rule, which will be submitted to the subscribers by circular on the next opportunity. This will oblige intending subscribers to make their election once for all before joining either Fund.

17. The consent of the General Meeting will be required to confirm the following bye-law passed by the Directors, to expedite the audit of the accounts, which hitherto has been much impeded by the delay in waiting for the receipt of the certified lists of payments from the Government Account Offices.

Bye-law *5(a.)* That the Auditors for each year shall be elected by the Directors at the last regular meeting in April and shall be responsible for the completion of the audit of the accounts of the Fund for the ensuing twelve months, and that their fees shall be paid quarterly on the completion of each quarter's audit. The newly elected auditors will enter on their duties at once, and the commencement of the audit by them of the accounts for the twelve months for which they are responsible shall not be postponed owing to any delay that may occur in the completion of the past year's audit, whether such delay be due to the non-receipt from the Comptroller-General's office of the final figures of the past year, or to any other cause.

18. The Directors have to record with regret the death of Dr. C. O. Woodford, who was connected with the Fund, as consulting physician, from its very commencement.

Dr. K. B. Stuart has been appointed to succeed him, the duties being conducted by Dr. C. J. J. Jackson until Dr. Stuart's expected return from leave in March next.

19. The changes in the Direction have been frequent during the past year. Messrs. R. S. Moncrieff, R. S. T. MacEwen, A. Pedler, G. M. Goodricke, S. U. Phipps, and Dr. K. B. Stuart having resigned owing to their proceeding on leave of absence, or to the pressure of their official duties, Messrs. T. H. Wickes, G. C. Sconce, J. Watson, F. de H. Larpent, and E. T.

Hanby were elected in their places. On the retirement of the late Chairman, Mr. R. S. T. MacEwen, the following resolution was recorded by the Board.

"In accepting Mr. MacEwen's resignation of his seat as a Director of the U. S. F. P. Fund, the Board cannot refrain from expressing its sense of the valuable services rendered by him as its Chairman during the time he has held office. More especially should it be noted that at a season of peculiar difficulty and through circumstances of a very trying character, Mr. MacEwen's temper and tact were invaluable in preventing collision; while his moderation, conciliatory spirit and sound judgment, contributed not a little to reconcile conflicting nterests and promote the real welfare of the Fund. The Directors desire to record their best wishes for their late colleague's success in the more important sphere of public duty into which he has now entered."

20. It will devolve on the meeting to elect three new members in the room of Messrs. D. W. Madge, T. C. Ledlie, and A. L. Home, who retire by rotation under rule 5. The Directors especially regret the retirement of Mr. D. W. Madge, and, in recognition of, his useful services as Deputy Chairman, would propose his election as a permanent Director, under the provisions of the rule.

21. The Books and statements required by rule 58, will be laid upon the table at the meeting, which according to notice will be assembled on the 28th instant.

By order of the Directors.

W. H. RYLAND,

Secretary.

UNCOVENANTED SERVICE FAMILY PENSION FUND OFFICE,

The 13th January 1882.

STATEMENT No. 1.

Showing the Progress of the Uncovenanted Service Family Pension Fund from its establishment in 1837 to 30th April 1881.

Year.	Number of Subscribers and Nominees at the end of each year			Receipts in each year.					
	Subscribers.	Nominees.		Annual Income from Subscriptions.		Entrance Fees, &c.	Total income from subscription and fees, &c.	Interest on Capital.	Total Receipts
		Wives.	Children	Widows' Fund.	Children's Fund.				
1837-38	75	57	106	12,078	4,340	310	16,728	471	17,199
1838-39	102	80	147	18,258	6,556	196	25 010	1,542	26,552
1839-40	115	99	155	23,046	7,200	113	30 359	2,906	33,265
1840-41	131	114	167	26,489	10,936	268	37,693	4,679	42,372
1841-42	180	154	225	32.083	13,719	594	46,396	6,924	53,320
1842-43	180	152	233	34,455	15,872	403	50,730	9.641	60,371
1843 44	186	154	246	35,814	16,541	1,146	53,501	12,504	66,005
1844-45	216	177	298	38:686	19,586	974	59,246	15,363	74,609
1845-46	238	190	327	44.060	23 126	455	67,641	18,309	85,950
1846-47	259	206	371	49,085	25.552	487	75,124	21,592	96,716
1847-48	288	232	415	54,330	28,961	435	83.726	25,088	1,08,814
1848-49	309	251	450	57,921	32,090	306	90,317	28,732	1,19,049
1849-50	352	282	513	68,114	37,269	443	1,05,826	33,035	1,38,861
1850-51	376	300	561	69,653	40,942	418	1,11,013	37,594	1 48,607
1851-52	400	322	584	71,188	42,998	409	1,14.595	42,171	1,56 766
1852-53	438	352	600	78,254	48,554	583	1,27.391	47,309	1,74 700
1853-54	502	408	680	84,601	48,405	663	1,33,669	52,644	1,86,313
1854-55	525	422	741	91,002	55,036	583	1,46.621	58,483	2.05,104
1855-56	558	446	758	97,913	58,516	705	1,57.134	64,505	2,21.639
1856-57	566	478	841	1,04,556	65,187	694	1,70,437	70.673	2 41,110
1857-58	552	465	815	1,05,699	65,375	355	1 71,429	76,507	2.47,936
1858-59	592	509	877	1,15 614	69,139	589	1,85,342	82.765	2,68,107
1859-60	597	514	881	1,16,796	69.623	927	1,87.346	89,844	2,77,190
1860-61	614	527	953	1,28.966	76,867	810	2,06,643	97,866	3,04,509
1861-62	623	528	1,006	1,33,601	85,664	982	2,20,247	1,06,634	3,26,881
1862-63	660	558	1,061	1,40,714	96,676	700	2,38,090	1.16,019	3.54,109
1863-64	676	573	1,090	1,51,606	1,04,946	382	2.56,928	1,26,234	3,83,162
1864-65	695	591	1,166	1.60,833	1,11,669	387	2,72,889	1 37,485	4.10.374
1865-66	719	615	1,238	1,68.396	1,21.064	534	2,89.994	1,49,835	4.39.829
1866-67	751	648	1,318	1,78,073	1,33,294	597	3,11.964	1,47.586	4,59,550
1867-68	811	701	1,421	1,92,960	1,40,614	771	3,34,345	1,71,774	5,06,119
1868-69	864	740	1,434	2,12,473	1,51,000	1,200	3,64.679	1,84,025	5,48.704
1869-70	909	787	1,509	2 22,846	1,51,279	2,078	3.76,203	1,99,019	5 75.222
1870-71	981	848	1,644	2,52,607	1,72,328	2,418	4,27,353	2,11,669	6,39.022
1871-72	1064	916	1,778	2,70,811	1,88,463	2,084	4,61,358	2,25,866	6,87.224
1872-73	1106	966	1,849	3.00 408	2,01,069	2,841	5,04 318	2,42.840	7.47,158
1873-74	1208	1,056	1,958	3.21,563	2,20,477	2,313	5,44,353	2,62,101	8,06 454
1874-75	1284	1,128	2,072	3,42,780	2 31,516	2 371	5,76,667	2,82,552	8.59,219
1875-76	1380	1,215	2,220	3,70 123	2,51,241	3 033	6,24,397	3.03,030	9.27.427
1876-77	1472	1,294	2,367	3.91,625	2,67.861	2 784	6.62,270	3,23,051	9,85.321
1877-78	1536	1,352	2,473	4,13,993	2,84,182	2,165	7,00,340	3,46,630	10.46.970
1878-79	1599	1,407	2,509	4,21,995	2,94,397	2.545	7,18 937	3,71,037	10,89,974
1879-80	1647	1.443	2,526	4,42.461	2,95,028	1,953	7,39,442	3,86,852	11,26.294
1880-81	1671	1,462	2.571	4,36,377	2,94,967	2,153	7,33.497	4,13,584	11,47,081
Total ...	...	...	...	70,84,900	46,80,131	47,157	1,18,12,188	56,08,970	1,74.21.158

STATEMENT

Showing the Progress of the Uncovenanted Service Family Pension Fund

Year	Payment in each year.				Amount of reduction allowed to qualified members from Interest and Surplus Account.									
					Widows' Fund.					Children's Fund.				
					Interest account			Surplus account.		Interest account			Surplus account.	
	Pensions to Widows.	Pensions to Children.	Total Pensions.	Charges for Management.	No. of qualified members	Percentage.	Amount.	Percentage in each share.	Amount.	No. of qualified members	Percentage.	Amount.	Percentage in each share.	Amount.
1837-38	...	144	144	691	..	...	...	...	...	...	...	...	...	...
1838-39	1,390	1,416	2,806	1,494	...	...	...	...	...	...	...	...	...	...
1839-40	3,070	3,384	6,454	1,238	...		...	...	...	...	..	...	...	...
1840-41	4,060	4,235	8,295	2,433	...	..	..	...	...	...	...	...	...	...
1841-42	3,757	3,841	7,598	3,021	...	..	...	...	...	...	..	...	...	...
1842-43	4,007	4,759	8,766	3,031	...	...	...	..	...	...	..	...	...	...
1843-44	8,861	7,448	16,309	3,547	...	...	...	...	...	...	.	...	...	...
1844-45	13,124	8,607	21,731	3,789	...	...	...	...	...	..	...	...	...	...
1845-46	17,122	10,448	27,570	4,921	...	...	...	...	...	...	...	...	...	...
1846-47	21,254	12,305	33,559	5,212	...	...	...	...	..	...	...	...	..	...
1847-48	25,022	15,174	40,196	5,543	...	..	...	...	...	...	...	...	...	...
1848-49	27,646	16,756	44,402	9,408	..	.	...	...	...	...	..	...	...	...
1849-50	29,101	18,009	47,110	7,049	96	26	5,065	...	...	...	...	...	...	...
1850-51	34,861	19,590	54,451	8,489	117	36	8,531	...	...	...	...	...	...	..
1851-52	37,947	21,241	59,188	8,120	122	36	8,968	...	...	..	..	...	..	...
1852-53	39,309	23,353	62,662	8,315	133	36	10,784	...	...	...	...	...	...	...
1853-54	41,730	28,671	70,401	8,693	163	36	12,433	...	...	123	10	2,297	...	...
1854-55	44,716	29,691	74,407	9,246	176	40	15,327	...	...	125	10	2,505	...	...
1855 56	50,089	34,656	84,745	10,313	203	40	18,071	..	...	136	30	5,970	...	...
1856-57	55,659	39,874	95,533	12,269	224	40	20,330	...	...	155	30	6,615	...	..
1857-58	65,157	49,844	1,15,001	10,928	233	40	20,366	...	...	159	30	6,744	...	..
1858-59	71,921	56,473	1,28,394	12,755	239	35	19,073	...	...	161	30	7,734	..	...
1859 60	75,855	58,029	1,33,884	11,242	279	15	7,703	...	...	185	15	4,174	..	...
1860-61	81,144	61,347	1,42,491	11,236	298	16	10,082	...	...	208	24	7,696	...	...
1861-62	82,028	62,812	1,44,840	14,212	304	20	13,517	..	...	210	20	7,013	...	...
1862-63	86,523	64,871	1,51,394	14,596	322	25	18,209	...	...	226	15	6,130	...	...
1863-64	93,739	68,517	1,62,256	18,286	325	29	21,455	..	...	223	25	10,241	.	...
1864 65	90,758	67,650	1,58,408	15,554	355	29	25,217	...	...	248	34	15,167	...	...
1865-66	99,690	65,983	1,65,673	18,191	375	31	28,569	..	...	249	36	16,707	...	...
1866-67	1,10,411	68,043	1,78,454	20,419	395	37	35,468	10*	30,438	264	42	21,804	...	...
1867-68	1,20,122	75,066	1,95,188	25,517	405	35	36,132	8*	25,841	281	45	27,814	10*	17,569
1868-69	1,25,839	78,152	2,03,991	28,638	429	31	35,279	...	...	305	43	30,706	7*	12,295
1869-70	1,39,409	92,585	2,31,994	28,137	448	32	38,242	...	...	315	40	30,224	7*	15,659
1870 71	1,47,165	1,07,509	2,54,674	31,967	471	35	44,884	12*	48,954	328	40	32,773	12*	28,437
1871-72	1,44,270	1,09,215	2,53,485	30,983	487	32	42,202	8*	35,403	362	32	28,699	12*	31,497
1872-73	1,65,012	1,11,293	2,76,305	38,388	527	34	48,906	8*	40,613	383	25	23,908	6*	17,701
1873-74	1,73,796	1,17,280	2,91,076	37,531	558	32	50,152	8*	44,674	402	32	32,586	6*	18,617
1874-75	1,85,630	1,25,891	3,11,521	40,712	596	33	56,894	8*	49,104	404	35	37,264	6*	21,505
1875 76	2,06,539	1,41,433	3,47,972	53,913	635	33	64,038	8*	53,176	423	37	41,639	8*	29,461
1876-77	2,17,020	1,51,517	3,68,537	63,141	674	39	62,124	9*	63,930	467	32	41,281	9*	36,096
1877-78	2,32,870	1,58,255	3,91,125	57,348	739	32	73,812	4*	31,190	521	32	46,580	4*	18,350
1878-79	2,61,586	1,76,522	4,38,108	73,925	761	32	76,349	4*	31,252	541	32	51,263	4*	19,316
1879-80	2,73,656	2,00,294	4,73,950	72,332	809	32	81,412	...	...	557	32	51,328	...	...
1880-81	2,78,902	2,10,726	4,89,628	74,646	..	...	...	10*	83,479	...	...	...	10*	47,664
Total ...	39,91,767	27,82,909	67,74,676	9,16,419	...	.	109594	...	538054	...	...	596862	...	314167

* See note on page 18.

No. 1—Continued.

from its establishment in 1837 *to* 30*th April* 1881.

Capital at end of each year.	Percentage of pensions upon capital.	Percentage of total charges for management upon total income.	Number of subscribers who died in each year.	Percentage of deaths in each year upon the number of subscribers.	Number of subscribers whose membership ceased from other causes.	Number of Incumbents at end of each year.			Number of Incumbents who died in each year.		Number of Incumbents ceased from other causes.		
						Widows.	Children.		Widows.	Children.	Widows re-married.	Daughters married.	Sons attained limit of age.
							Sons.	Daughters.					
16.665	0¾	4	1	...	3	..	...	1	...	...	...	...	...
39,778	7	5½	4	5¼	10	4	3	13	...	1		...	...
65,318	9¾	3¾	3	3	6	5	5	16	...	1	...	...	...
95.836	8¾	5½	2	1¾	5	6	5	15	...	...	...	...	...
1,38,537	5½	5½	1	0¾	1	4	6	16	1	...	1	...	...
1.87.112	4¾	5	8	4½	6	10	8	20	...	...	...	1	...
2 33.261	7	5½	4	2	9	14	14	21	1	1	...	2	...
2.82.349	7¾	5	9	4⅜	4	21	20	24	1	...	...	1	...
3,35,811	8	5¾	7	3	7	27	24	27	...	...	...	1	...
3 93.756	8½	5	12	5	7	33	25	34	...	...	2	1	1
4.56.832	8¾	5⅛	7	2⅜	11	35	32	44	1	2	2	2	...
5,22,071	8½	5	5	1¼	10	37	31	51	...	...	2	1	1
6 01,708	7¾	7½	8	2½	7	45	32	53	...	2	..	...	2
6,78 844	8	5	10	3	13	50	32	59	2	...	1	3	5
7 59,333	7¾	5¾	8	2	11	54	35	69	2	2	2	2	2
8,52,271	7¼	5½	11	2¾	9	59	41	79	1	...	...	4	2
9 44.760	7⅛	4¾	8	1¾	10	51	45	82	3	2	1	5	5
10,48,380	7	4¾	14	2¾	27	69	49	91	...	...	1	7	3
11,50,918	7¼	4¾	12	2¼	19	74	52	102	...	...	3	6	4
12,57,281	7½	4½	19	3¼	13	85	53	118	3	3	1	1	5
13,52,176	8½	4¾	28	5	13	103	76	133	2	...	2	7	4
14,67,509	8¾	5¼	13	2¼	11	110	79	145	1	2	2	4	2
15,95,673	8¼	4¾	10	1¾	47	114	78	152	3	1	2	2	9
17,36,295	8¼	4	15	2½	27	122	82	157	3	3	1	8	5
18,91,162	7¾	3	12	2	31	126	85	159	4	...	3	9	7
20,62,078	7¼	4⅜	14	2¼	21	136	87	169	..	...	1	12	11
22,39,922	7¼	4¼	14	2	20	141	88	177	3	1	3	10	5
24,42,142	6½	4⅜	15	2¼	20	139	74	164	8	3	6	14	15
26,58,701	6¼	3¾	18	1½	23	152	68	167	3	1	2	13	11
28,37,410	6¼	4⅜	28	3¾	21	165	65	181	5	2	3	9	10
30,21,462	6½	4	14	2	10	170	65	183	3	4	...	11	8
32,70,123	6¼	5¼	21	2½	15	182	75	193	3	1	1	12	11
35,05,320	6¼	4¼	18	2	29	190	83	197	4	4	0	6	6
37,07,223	6⅛	5	22	2⅛	15	203	90	224	2	...	...	10	10
39,76,133	6⅛	4½	20	2⅛	23	212	92	226	5	2	2	14	11
42,81,142	6½	4⅛	21	2	43	223	96	234	4	0	1	11	7
46,16,593	6⅛	4⅛	11	1½	22	227	92	236	7	0	0	11	9
49,62,451	6¼	4½	26	2	16	250	102	254	3	2	2	8	8
53,03,314	6⅛	5¾	39	3	24	270	128	283	13	2	2	13	10
56,56,842	6⅛	6⅛	18	1⅛	30	277	131	289	4	6	5	7	3
60,88,656	6⅛	5⅛	32	2¼	24	297	143	301	4	5	2	7	7
64,91,304	6¾	6¾	39	2½	38	324	170	335	6	8	2	12	11
69,41,443	6¾	6½	28	1½	36	333	182	354	11	0	6	10	9
73,95,975	6⅜	6½	33	2	52	351	176	364	11	6	5	15	15
...	...	...	662	...	799	...	...	...	127	67	69	272	234

* NOTE.—*The sums appropriated from Surplus account were distributed in the several years as follows:*

YEAR.	SUBSCRIBERS TO WIDOW'S FUND.					SUBSCRIBERS TO CHILDREN'S FUND.				
	Number of Years' Standing.					Number of Years' Standing.				
	3	6	9	12	15	3	6	9	12	15
	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.
1866-67 ...	10	20	30	40	...	...	...	...	...	...
1867-68 ...	8	16	24	32	...	10	20	30	40	...
1868-69 ...	...	...	...	..	...	7	14	21	28	...
1869-70 ...	...	...	...	...	..	7	14	21	28	...
1870-71 ...	12	24	36	48	...	12	24	36	48	...
1871-72 ...	8	16	24	32	...	12	24	36	48	...
1872-73 ...	8	16	24	32	40	6	12	18	24	30
1873-74 ...	8	16	24	32	40	6	12	18	24	30
1874-75 ...	8	16	24	32	40	6	12	18	24	30
1875-76 ...	8	16	24	32	40	8	16	24	32	40
1876-77 ...	9	18	27	36	45	9	18	27	36	45
1877-78 ...	4	8	12	16	20	4	8	12	16	20
1878-79 ...	4	8	12	16	20	4	8	12	16	20
1879-80 ...	0	0	0	0	0	0	0	0	0	0
	* Number of Years' Standing.					Number of Years' Standing.				
	5	10	15	..	...	5	10	15	...	...
	Per cent.	Per cent.	Per cent.			Per cent.	Per cent.	Per cent.		
1880-81 ...	20	35	50	...	...	20	35	50	...	...

Distributed in accordance with the provisional rule sanctioned in Circular No. 3, dated 10th April 1880.

Statement No. 2.

Shewing the number of Subscribers to the Widows' and Children's Funds; the number lapsed by death or other causes; the number at present on the Fund, with the number of Incumbents from 1st May 1837 to 30th April 1881.

SUBSCRIBERS.

Period.	Number of Registered Subscribers.	Nominees on the Widows' Fund.	Nominees on the Children's Fund.			Lapses.											Total lapses on the joint funds.	Number of Regisd. Subscribers on the 30th April 1880.	Number of Regisd. Subscribers on the 30th April 1881.
						Widows' Fund.					Children's Fund.								
			Boys.	Girls.	Total.	From death.	From withdrawal.	From default in payment of Subscription.	By death of Nominees.	Total.	From death.	From withdrawal.	From default in payment of Subscription.	By death of Nominees.	By marriage of Nominees.	Total.			
From 1st May 1837 to 30th April 1880	3133	2774	2,455	3,191	5,646	513	63	329	208	1113	116	30	83	10	25	264	1377	*1756	...
From 1st May 1880 to 30th April 1881	112	101	89	121	210	30	3	26	14	73	3	4	3	1	1	12	85	...	...
Total ...	3245	2875	2,544	3,312	5,856	543	66	355	222	1186	119	34	86	11	26	276	1462	...	1783

NOTE.

* Total number of Registered Subscribers ... 1,783

DEDUCT.

Subscribers twice registered on re-entering Widows' Fund 112

Number of actual Subscribers 1,671

Number of actual Subscribers.

704 for Wives only.
758 for Wives and Children.
209 for Children only.

Total 1,671 Subscribers.

Statement No. 2—*Continued.*

NOMINEES—WIDOWS' FUND.

Period.	Nominees on the Widows' Fund.	Withdrawals.	Struck off.	Dead.	Admitted to pension.	Total withdrawn, struck off, dead, and admitted to pension.	INCUMBENTS			Number of Nominees on the Widows' Fund on the 30th April 1880.	Number of Nominees on the Widows' Fund on the 30th April 1881.
							Widows dead.	Widows re-married.	Widows receiving pension.		
From 1st May 1837 to 30th April 1880.....	2,774	77	324	413	517	1,331	116	64	333	1,443	.....
From 1st May 1880 to 30th April 1881.....	101	4	24	24	30	82	11	5	18	.....	.....
Total ...	2,875	81	348	437	547	1,413	127	69	351	.....	1,462

NOMINEES—CHILDREN'S FUND.

Period.	Nominees on the Children's Fund.			Withdrawn.		Struck off.		Dead.		Married.	Admitted to pension.		Total withdrawn, struck off, dead, married, and admitted to pension.			Incumbents. Pension ceased. By attainment of age.		By marriage.		Death.		Number of Children receiving pension at the close of each period.			Number of Nominees on the Children's Fund at the close of each period.		
	Boys.	Girls.	Total.	Boys.	Girls.	Boys.	Girls.	Boys.	Girls.	Girls.	Boys.	Girls.	Boys.	Girls.	Total.	Boys.	Girls.	Boys.	Gs.			Boys.	Girls.	Total.	Boys.	Girls.	Total.
From 1st May 1837 to 30th April 1880	2455	3191	5646	583	142	221	297	183	231	390	415	658	1402	1718	3120	219	257	14	47			182	354	536	1053	1473	2526
From 1st May 1880 to 30th April 1881	89	121	210	46	7	14	16	7	9	26	13	27	80	85	165	15	15	4	2			176	364	540	1062	1509	2571
Total ...	2544	3312	5856	629	149	235	313	190	240	416	428	685	1482	1803	3285	234	272	18	49			...	...	...	...	...	...

Note—During the year 1880-1881, 24 Subscribers have increased the annuities for 10 Nominees on the Widows' Fund, and for 39 Nominees on the Children's Fund, viz. Boys 13, Girls 26.

*Six Subscribers have reduced the provision for 6 wives, and three sons and one daughter.

Statement No. 3.

WIDOWS' FUND.

On the 30th April.	No. of Subscribers.	Registered Monthly Subscription.	Monthly provision assured.	Monthly pensions payable.	Accumulated capital.	Annual amount assured.	Annual charges debited in proportion to capital.
1838	57	1,127 5 4	3,231 0 0	....	12,415	38.772	514
1839	80	1 669 9 4	4.493 5 4	66 10 8	29,198	53.920	1,096
1840	99	1,921 4 3	5,351 10 8	305 10 8	50,579	64.220	958
1841	114	2,422 6 2	6,204 5 4	341 10 8	74,975	74,452	1,903
1842	154	2,993 8 6	7,719 5 4	241 10 8	1,00,760	92,632	2.197
1843	152	2,902 11 11	7,534 2 8	605 0 0	1,42 552	90.410	2.309
1844	154	3,096 4 7	8,056 0 0	880 0 0	1,77,179	96,672	2.694
1845	177	3.587 12 10	9,356 2 1	1,385 0 0	2.12,170	1.12.273	2,918
1846	190	3,923 3 9	10,193 2 1	1,676 10 8	2,49,389	1.22,317	3.654
1847	206	4.351 11 5	11,249 2 1	1 931 10 8	2,89,826	1 34,989	3,833
1848	232	4.811 5 11	12 430 7 1	2.326 10 8	3,33,521	1,49,165	4,046
1849	251	5,153 12 9	13,896 15 5	2,335 0 0	3,78 009	1,66,763	6,811
1850	282	5,593 12 11	15 006 10 1	2,810 0 0	4 30,949	1,80,079	5,048
1851	300	6,022 14 9	16,437 10 1	3,132 0 0	4,78,702	1 97,251	5,986
1852	322	6,313 4 10	17,375 10 1	3,237 0 0	5,26,368	2.08.507	5,634
1853	352	6,736 13 9	18,628 10 1	3,569 0 0	5,82,048	2 23,543	5,678
1854	408	7,515 0 9	20,805 15 9	3,489 0 0	6,42,869	2.49,671	5,915
1855	422	7,940 15 2	21,938 10 5	4.068 0 0	7,07,507	2.63.263	6,240
1856	446	8.276 13 11	22.813 13 1	4,294 10 8	7,74,209	2,73.765	6,837
1857	478	9,026 7 8	24,961 5 1	4,926 5 4	8,42.391	2,99 535	8,220
1858	465	8,910 13 8	24,756 5 1	5,708 10 8	9,06,811	2.97,075	7,328
1859	509	10,274 4 7	28 226 2 5	6,272 10 8	9.85,389	3,38,713	8,564
1860	514	10,680 3 4	29,536 2 5	6 407 10 8	10,75.601	3,54,433	7.577
1861	527	10,956 13 10	30,304 1 8	6,732 12 9	11,25,682	3,63.649	7,284
1862	528	11,383 2 10	31,467 1 8	6,915 12 9	12,80.140	3,77,605	9 620
1863	558	12,225 15 10	33,898 1 8	7.494 12 9	13 88,551	4.06,777	9.828
1864	573	12,944 13 4	35,951 15 4	7,640 12 9	15,00.588	4,31,423	12 250
1865	591	13,679 2 4	37 746 7 5	7.697 12 9	16,30,097	4,52,957	10,382
1866	615	14,316 10 1	39,351 0 5	8,638 12 1	17,61.565	4,73,212	12 052
1867	648	15,432 14 7	42.500 0 1	9,672 12 1	18,47.707	5,10,000	13,296
1868	701	16,838 13 7	46,353 10 9	10.172 12 1	19,63,548	5,56,244	16 552
1869	740	18.217 11 4	50 302 8 1	11,090 12 1	21,23,541	6,03,630	15.349
1870	787	19,867 13 4	54 628 8 1	11,941 1 5	22,83,335	6,55,542	18,328
1871	848	21,749 9 7	59 651 8 1	12.694 1 5	24,16.610	7,15.817	20,938
1872	916	23,688 7 4	65 161 8 1	13 180 5 4	25,99,197	7,81,937	20,252
1873	966	25,472 0 4	69,801 8 1	14,088 2 2	27,82,889	8,37,617	24,953
1874	1,056	27,959 12 4	76,346 13 4	14,688 6 9	29,85,016	9,16,162	24,269
1875	1,128	29,749 9 1	81.332 8 0	16.463 6 9	31,95.991	9,75.990	26,219
1876	1,215	32,017 0 10	87,527 8 0	17,788 6 9	34.14,057	10,50,330	34,706
1877	1,294	34,393 3 10	93,483 8 0	18,403 6 9	36,31,742	11,21,802	40,537
1878	1 352	34,964 3 4	96,742 8 0	20.526 6 9	38 98 137	11,80,910	36,717
1879	1,407	36,456 4 7	1.00,834 8 0	22.523 6 9	41,42.079	12,10,014	48.171
1880	1,443	37,282 2 7	1,03,578 8 0	23 118 6 9	44.35,133	12,42,942	46,926
1881	1,462	37,514 5 7	1,03,680 8 0	24,964 7 5	47,29 357	12,44,166	46,262

On the 30th April.	No. of Subscribers.	Number of Nominees.		Registered Monthly subscription.	Monthly provision assured.	Monthly pension payable.	Accumulated capital.	Annual amount assured.	Annual charge debited in proportion to capital.
		Children.							
1838	40	106		404 0 0	1,808 0 0	16 0 0	4,229	21,696	817
1839	63	147		580 0 0	2,400 0 0	64 0 0	9,418	28,800	397
1840	70	155		636 0 0	2,552 0 0	160 0 0	13,611	30,624	280
		Boys.	Girls.						
1841	34	62	111	1,002 11 0	2,964 1 3	320 0 0	23,860	35,568	530
1842	13	86	135	1,301 14 10	3,959 1 3	352 0 0	31,771	47,508	824
1843	117	38	141	1.336 15 10	4,099 1 3	464 0 0	44,559	49,188	722
1844	126	110	150	1,509 6 10	4.710 1 3	656 0 0	56,88g	56,520	853
1845	146	123	187	1,877 11 6	5,847 1 3	841 0 0	70,179	70,164	871
1846	163	136	202	2,050 11 6	6,372 12 9	973 0 0	86,421	76,473	1,267
1847	165	155	216	2,259 7 6	6.977 0 0	1,265 12 9	1,04,129	83,724	1,379
1848	167	171	247	2,623 8 3	8,152 0 0	1.384 12 9	1,23,310	97,824	1,497
1849	176	194	278	2,991 4 6	9,363 0 0	1,512 12 9	1,44 061	1.12.356	2 597
1850	199	217	296	3,282 6 0	10,248 0 0	1 592 12 9	1,70 759	1,23,376	2,001
1851	214	232	329	3,638 13 5	11,354 0 0	1.668 12 9	2,00,141	1,36.248	2,503
1852	218	239	345	3,859 10 0	12,043 0 0	1.892 12 9	2 34,464	1.44,516	2,486
1853	229	244	356	4.101 9 6	12.725 0 0	2,248 12 9	2,70,223	1,52,748	2,637
1854	257	279	401	4,355 14 6	14,825 0 0	2 372 12 9	3,01,891	1,77,900	2,778
1855	277	311	430	4,799 12 6	16.334 0 0	2 677 12 9	3.40 879	1,95,888	3,008
1856	290	304	454	4,986 13 0	16.850 0 0	3.107 12 9	3.76,709	2.02.200	3,376
1857	322	341	500	5.542 1 6	19,002 0 0	3,751 12 9	4 14,889	2,28,024	4,049
1858	308	317	498	5,488 4 3	18,780 0 0	4,451 12 9	4,45,365	2 25,360	3,600
1859	330	347	530	6,004 6 0	20,415 0 0	4 845 12 9	4 82 119	2,44,980	4,191
1860	337	343	538	6,082 10 9	20,643 0 0	5.019 12 9	5,20 071	2,47,716	3,665
1861	356	382	571	6,797 12 9	22,879 10 8	5.186 2 1	5 60 612	2,74.556	3,952
1862	370	403	658	7,556 10 6	25.850 2 8	5.239 2 1	6,11 021	3 10,202	4,592
1863	403	418	643	8.477 4 6	29.525 2 8	5,623 2 1	6,73,527	3,54,302	4,768
1864	412	429	661	8,872 11 9	31.063 2 8	5,896 2 1	7 39.334	3.72.758	6,036
1865	426	466	700	9,709 5 6	33,778 2 8	5,443 2 1	8.12,045	4,05,338	5,173
1866	446	496	739	10.519 7 0	36,694 2 8	5,372 2 1	8.97.133	4,40,330	6,139
1867	462	552	766	11,324 6 6	39,706 2 8	5,880 2 1	9 89 338	4,76,474	7,123
1868	495	594	827	12 248 7 0	42,786 2 8	6,239 2 1	10,57,914	5,13,434	8,935
1869	514	600	834	12 612 15 0	43,693 2 8	7 099 2 1	11 46,528	5,24,318	8,289
1870	544	629	880	13,330 15 0	46 269 2 8	8,044 2 1	12 21,985	5,55,230	9,809
1871	594	680	964	14,943 13 6	51,588 2 8	9,306 2 1	12,90 613	6 19,058	11,129
1872	649	737	1,041	16 344 14 9	56,745 2 8	9 027 2 1	13,76.930	6,80,942	10,731
1873	669	776	1,073	17 542 8 9	60,461 2 8	9.797 1 4	14,98 253	7,25,534	13,435
1874	710	820	1,138	18 951 15 9	64,870 2 8	9.850 2 1	16,31.576	7,78.442	13 262
1875	752	881	1,191	20 034 14 9	69,079 8 0	10.944 2 1	17.66.459	8,28,954	14,493
1876	811	943	1,277	21,675 8 3	74,860 8 0	12 607 2 1	18,89,257	8.98,326	19,207
1877	868	1,007	1,360	23.467 15 0	80,926 8 0	12.748 2 1	20.25,100	9,71,118	22,604
1878	903	1,036	1,437	24,395 2 3	84,298 8 9	13 752 2 1	21,90.519	10,11,582	20,631
1879	928	1.061	1,448	24,653 13 3	85,397 8 0	16.269 12 9	23.40 225	10,24,770	26,754
1880	949	1,053	1,473	24.641 9 3	85,789 8 0	17 189 12 9	25,06 310	10,29,474	25,406
1881	903	1,062	1,509	25,081 8 3	87,001 0 0	17,706 12 9	26.66,618	11,44,012	28,384

Statement

Abstract of Receipts and Disbursements of the from 1st May 1837 to

RECEIPTS.

Widows' Fund.

Registered subscriptions on this account from 1837-38 to 1879-80 ..... Rs	66,48,523	8	3					
Ditto in 1880-81	4,36,376	15	1					
				70,84,900	7	4		
Less abatements of subscriptions on this account from 1849 50 to 1879-80 ..... Rs.	14,64,171	0	0					
Ditto in 1880-81	83,479	11	0					
				15,47,650	11	0		
							55,37,249	12 4

Children's Fund.

Registered subscriptions on this account from 1837-38 to 1879-80 ..... Rs.	43,85,164	3	9					
Ditto in 1880-81	2,94,967	11	8					
				46,80,131	15	5		
Less abatements of subscriptions from 1953-54 to 1879-80 ..... Rs.	8,63,365	1	3					
Ditto in 1880-81	47,664	6	0					
				9,11,029	7	3		
							37,69,102	8 2

Interest.

Received from Government of India from 1837-38 to 1879-80	Rs.			51,95,385	11	0		
Ditto in 1880-81	,,			4,13,584	11	8		
							56,08,970	6 8

Fees.

Received from 1837-38 to 1879-80	Rs.			45,005,	11	3		
Ditto in 1880-81	,,			2,153	3	6		
							47,158	14 9
				Total Rupees			1,49,62,481	9 11

N. B.—The amount of interest allowed has been apportioned thus :—

To Widows' Fund,	Rs.	31,16,604	6 1
,, Children's Fund,	,,	16,23,105	4 11
,, Charges General,	,,	8,69 260	11 8
Total Rupees		56,08,970	6 8

* *Memo of Charges from 1st May 1880 to 30th April 1881.*

Secretary's Allowance	3,000	0	0
Accountant and Collector, ...	2,524	3	1
Establishment	9,358	0	0
Actuary	1,500	0	0
Auditors	1,200	0	0
Consulting Physician	1,200	0	0
Office rent	3,576	13	6
Advertising Charges	382	3	4
Printing Charges	1,325	14	2
Postage and Telegrams	837	10	6
Carried over, Rupees	24,904	12	7

NO. 4

Uncovenanted Service Family Pension Fund,
30*th April* 1881.

DISBURSEMENTS.

Widows' Fund.

Pensions paid on this account from 1837-38 to 1879-80	Rs.	37,12,865	5	0				
Ditto in 1880-81		2,78,902	2	2				
					39,91,767	7	2	
Less received from Government of India, being sums paid to Widows who became incumbents in consequence of the mutiny, from 1857-58 to 1879-80		65,183	8	3				
Ditto in 1880-81		2,100	0	0				
					67,283	8	3	
								39,24,483 14 11

Children's Fund.

Pensions paid on this account from 1837-38 to 1879-80		25,72,184	6	9				
Ditto in 1880-81		2,10 726	7	0				
					27,82,910	13	9	
Less received from Government of India, being sums paid to Orphans who became incumbents in consequence of the mutiny, from 1857-58 to 1879-80 ...		56,540	10	2				
Ditto in 1880-81		768	0	0				
					57,308	10	2	
								27,25,602 3 7

Charges General.

Paid Office Establishment, Contingencies, Medical Fees, and Exchange from 1837-38 to 1879-80 ...					8 41,773	9	11	
Ditto in 1880-81					* 74,646	0	6	
								9,16,419 10 5

Balance on 30th April 1881.

With Government of India ...		74,73,371	5	7				
,, Local Government Accountants ..		3,636	2	7				
,, Fund's Bankers		8,374	1	3				
,, Accountant, Collector & Cashier		2,661	15	9				
Unadjusted subscriptions ...		12,037	10	8				
					75,00,081	3	10	
Less deposits					1,04,105	6	10	
								73,95 975 13 0
					Total, Rupees			1,49,62,481 9 11

E. E.

H. RONALDSON, J. BELL, *Auditors.*

G. W. MACLEOD,
Accountant and Collector.—7th January 1882.

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* *Memo. of Charges from 1st May 1880 to 30th April 1881*—(*Continued,*)

Brought forward Rupees								24,904 12 7
Receipt Stamps, Stamping Entrance Certificates and Form D, and Stamped Cheques								587 14 0
Lighting, Police and Water rate								297 6 0
Monthly Pension to Mr. H. Andrews								951 9 9
Do. to Radhyca Nath Bysack								300 0 0
Loss in Exchange on remittances to London Incumbents ...								39,347 9 5
Commission paid to Messrs Coutts and Co..								2,028 10 0
Medical fees								1,908 0 0
Furniture								113 8 0
Account Books, Stationery, Punkah Pullers, and Contingencies								1,350 0 9
Compassionate allowance to Miss A. E. Clark								600 0 0
Law charges								2,256 10 0
Total, Rs.								74,646 0 6

CLASSIFIED LIST OF EXISTING RISKS.

On the 30th April 1881, as compared with Monthly Subscriptions.

WIDOWS' FUND.

Rate of Annuity for each Nominee.	No. of Nominees.	Total amount of Annuity.	Total Subscriptions.
200 0 0	55	11,000 0 0	3,982 4 0
175 0 0	1	175 0 0	61 4 0
170 0 0	2	340 0 0	121 5 0
167 0 0	1	167 0 0	72 3 0
166 0 0	2	332 0 0	110 5 0
150 0 0	63	9 450 0 0	3,405 15 3
145 0 0	1	145 0 0	56 13 0
140 0 0	2	280 0 0	92 2 0
130 0 0	2	260 0 0	96 1 0
125 0 0	17	2,125 0 0	798 14 0
122 0 0	1	122 0 0	38 7 0
120 0 0	8	960 0 0	345 11 0
110 0 0	3	330 0 0	136 2 0
100 0 0	358	35,800 0 0	12,748 1 6
90 0 0	2	180 0 0	68 4 0
88 0 0	1	88 0 0	38 0 0
84 0 0	3	252 0 0	94 5 0
83 5 4	2	166 10 8	48 2 0
80 0 0	40	3,200 0 0	1,173 7 0
75 0 0	42	3,150 0 0	1,128 3 0
70 0 0	14	980 0 0	383 8 0
65 0 0	1	65 0 0	21 10 0
60 0 0	55	3 300 0 0	1,228 3 0
55 0 0	2	110 0 0	36 3 0
52 0 0	1	52 0 0	19 7 0
50 0 0	391	19,550 0 0	7,167 15 0
49 0 0	1	49 0 0	15 11 0
45 0 0	2	90 0 0	33 4 0
42 8 0	1	42 8 0	15 0 0
42 0 0	2	84 0 0	30 10 0
41 0 0	1	41 0 0	16 0 0
40 0 0	58	2,320 0 0	867 5 0
36 0 0	3	108 0 0	46 1 0
35 0 0	7	245 0 0	83 3 0
34 0 0	1	34 0 0	10 11 0
33 5 4	1	33 5 4	0 0 0
33 0 0	1	33 0 0	12 5 0
32 0 0	12	384 0 0	151 8 0
30 0 0	131	3,930 0 0	1,430 3 0
28 8 0	1	28 8 0	9 13 9
25 0 0	90	2,250 0 0	821 5 4
23 0 0	1	23 0 0	6 10 0
20 0 0	46	920 0 0	313 6 8
19 0 0	1	19 0 0	7 0 0
18 0 0	1	18 0 0	5 3 0
17 0 0	1	17 0 0	6 4 0
16 10 8	1	16 10 8	5 1 0
16 0 0	7	112 0 0	35 15 0
15 0 0	15	225 0 0	88 14 0
14 0 0	1	14 0 0	8 3 0
12 0 0	1	12 0 0	5 8 0
11 13 4	1	11 13 4	1 5 1
10 0 0	4	40 0 0	15 5 0
Total ...	1462	1,03,680 8 0	37,514 5 7

CHILDREN'S FUND.

DAUGHTERS.

Rate of Annuity for each Daughter.	Number of Daughters.	Total Annuities for Daughters.	Total Subscriptions for Daughters.
80 0 0	125	10,000 0 0	3,053 7 6
75 0 0	8	600 0 0	205 13 0
70 0 0	5	350 0 0	126 5 0
66 0 0	7	462 0 0	147 4 0
65 0 0	4	260 0 0	81 11 0
64 0 0	1	64 0 0	17 11 0
60 0 0	34	2,040 0 0	592 11 0
52 0 0	3	156 0 0	50 9 0
50 0 0	219	10,950 0 0	3,522 14 0
48 0 0	5	240 0 0	83 14 0
47 0 0	1	47 0 0	10 7 0
46 0 0	1	46 0 0	12 10 0
45 0 0	4	180 0 0	64 9 0
42 0 0	3	126 0 0	44 1 0
41 0 0	1	41 0 0	9 14 0
40 0 0	152	6,080 0 0	1,894 12 0
36 0 0	5	180 0 0	70 8 0
35 0 0	15	525 0 0	179 9 0
34 0 0	6	204 0 0	67 13 0
33 0 0	1	33 0 0	7 3 0
32 0 0	67	2,144 0 0	758 10 9
30 0 0	119	3,570 0 0	1,124 5 0
28 0 0	2	56 0 0	18 0 0
25 0 0	129	3,225 0 0	1,079 0 0
24 0 0	9	216 0 0	83 2 0
23 0 0	2	46 0 0	15 5 0
22 0 0	1	22 0 0	6 12 0
20 0 0	246	4,920 0 0	1,555 5 9
16 0 0	169	2,704 0 0	901 7 0
15 0 0	32	480 0 0	138 1 0
12 0 0	6	72 0 0	23 9 0
10 0 0	94	940 0 0	264 11 0
8 0 0	8	64 0 0	21 8 0
7 0 0	3	21 0 0	6 2 0
6 0 0	2	12 0 0	3 15 0
5 0 0	16	80 0 0	24 9 0
4 0 0	4	16 0 0	4 11 0
Total	1,509	51,172 0 0	16,272 11 0

CHILDREN'S FUND.

SONS.

Rate of Annuity for each Son.	Number of Sons.	Total Annuities for Sons.	Total Subscriptions for Sons.
100 0 0	10	1,000 0 0	194 12 0
90 0 0	1	90 0 0	18 9 0
85 0 0	2	170 0 0	55 5 0
80 0 0	102	8,160 0 0	1,937 3 0
75 0 0	3	225 0 0	54 3 0
72 0 0	1	72 0 0	17 13 0
70 0 0	5	350 0 0	90 14 0
66 0 0	1	66 0 0	20 10 0
65 0 0	4	260 0 0	76 3 0
64 0 0	1	64 0 0	11 3 0
60 0 0	30	1,800 0 0	467 12 0
50 0 0	111	5,550 0 0	1,466 2 0
45 0 0	1	45 0 0	13 0 0
44 0 0	1	44 0 0	12 3 0
42 0 0	3	126 0 0	33 7 0
41 0 0	1	41 0 0	8 8 0
40 0 0	119	4,760 0 0	1,183 9 0
36 0 0	1	36 0 0	1 1 0
35 0 0	5	175 0 0	38 15 0
33 0 0	1	33 0 0	7 9 0
32 0 0	48	1,536 0 0	431 11 3
30 0 0	77	2,310 0 0	553 12 0
25 0 0	88	2,200 0 0	551 15 0
24 0 0	3	72 0 0	19 15 0
20 0 0	146	2,920 0 0	691 15 0
16 0 0	134	2,144 6 0	505 12 0
15 0 0	18	270 0 0	58 8 0
12 0 0	9	108 0 0	31 7 0
10 0 0	83	830 0 0	181 6 0
8 0 0	29	232 0 0	48 3 0
7 0 0	8	56 0 0	13 3 0
6 0 0	5	30 0 0	6 3 0
5 0 0	10	50 0 0	11 6 0
4 0 0	1	4 0 0	0 12 0
Total ...	1,062	35,829 0 0	8,808 13 3

ABSTRACT.

	Total Monthly Risks Rs. A. P.	Total Monthly Subscriptions. Rs. A. P
1,462 Nominees on the Widows' Fund,	1,03,680 8 0	37,514 5 7
1,509 Daughters on the Children's Fund,	51,172 0 0	16,272 11 0
1,062 Sons on the Children's Fund,	35,829 0 0	8,808 13 3
Total, 4,033 Rupees	1,90,681 8 0	62,595, 13 10

CLASSIFIED LIST OF PENSIONS.

WIDOWS.

Rate of Monthly Pension for each Widow.	Number of Incumbents.	Total amount of Monthly Pensions.
200 0 0	5	1,000 0 0
160 0 0	1	160 0 0
150 0 0	24	3,600 0 0
140 0 0	1	140 0 0
125 0 0	4	500 0 0
120 0 0	2	240 0 0
100 0 0	88	8,800 0 0
90 0 0	1	90 0 0
80 0 0	7	560 0 0
75 0 0	20	1,500 0 0
70 0 0	3	210 0 0
60 0 0	10	600 0 0
58 5 4	1	58 5 4
52 0 0	1	52 0 0
50 0 0	104	5,200 0 0
42 0 0	1	42 0 0
40 0 0	15	600 0 0
38 0 0	1	38 0 0
37 0 0	1	37 0 0
34 0 0	1	34 0 0
33 5 4	1	33 5 4
32 0 0	5	160 0 0
30 0 0	15	450 0 0
25 0 0	23	575 0 0
20 0 0	7	140 0 0
18 0 0	1	18 0 0
16 12 9	1	16 12 9
16 0 0	5	80 0 0
15 0 0	2	30 0 0
Total	351	Rupees 24,964 7 5

DAUGHTERS.

Rate of Monthly Pension for each Daughter.	Number of Daughters.	Total Monthly Pensions.
80 0 0	14	1,120 0 0
75 0 0	2	150 0 0
62 0 0	1	62 0 0
60 0 0	5	300 0 0
52 0 0	1	52 0 0
50 0 0	62	3,100 0 0
48 0 0	4	192 0 0
45 0 0	1	45 0 0
40 0 0	40	1,600 0 0
35 0 0	4	140 0 0
32 0 0	50	1,600 0 0
30 0 0	21	630 0 0
25 0 0	28	700 0 0
24 0 0	4	96 0 0
20 0 0	26	520 0 0
16 0 0	72	1,152 0 0
12 12 9	1	12 12 9
12 0 0	5	60 0 0
10 0 0	15	150 0 0
8 0 0	6	48 0 0
5 0 0	1	5 0 0
4 0 0	1	4 0 0
Total	364	Rupees 11,738 12 9

SONS.

Rate of Monthly Pension for each Son.			Number of Sons.			Total Monthly Pensions.		
100	0	0	1	...	...	100	0	0
80	0	0	16	...	...	1,280	0	0
65	0	0	1	...	...	65	0	0
60	0	0	2	...	...	120	0	0
52	0	0	1	...	...	52	0	0
50	0	0	19	...	...	950	0	0
48	0	0	2	...	...	96	0	0
44	0	0	1	...	...	44	0	0
40	0	0	17	...	...	680	0	0
35	0	0	3	...	...	105	0	0
32	0	0	16	...	...	512	0	0
30	0	0	20	...	...	600	0	0
25	0	0	17	...	...	425	0	0
20	0	0	17	...	...	340	0	0
16	0	0	28	...	...	448	0	0
12	0	0	1	...	...	12	0	0
10	0	0	12	...	...	120	0	0
8	0	0	2	...	...	16	0	0
			Total 176			Rupees 5,965	0	0

ABSTRACT.

351	Widows receiving pension monthly	..	Rs.	24,964	7	5
364	Daughters ditto	...	,,	11,738	12	9
176	Sons ditto	...	,,	5,965	0	0
Total 891		Rupees		42,668	4	2

APPENDIX

PART I.

LIST OF SUBSCRIBERS

TO THE

UNCOVENANTED SERVICE FAMILY PENSION FUND

ON THE 30TH APRIL 1881.

Adams, C. A. E. G.	w	Anthony, F.		Baker, C. G.	
Adams, F.		Anthony, J. C.	w	Baker, E. B.	
Adams, J.		Apjohn, J. H.		Baldwin, W. J	w
Addis, H. B.	w	Armstrong, C. M.		Ball, A.	w
Adshead, G. S.		Armstrong, J. P.		Ballantine, L. J.	
Agacy, C. S.		Armstrong, J. S.		Balston, O. R. T.	w
Ager, S.	w	Arrakiel, M. G.		Bamber, H. W. J.	
Alder, W. J. B.		Arratoon, A. J.	w	Bancroft, N. W.	
Aldridge, C. A.	c	Arrow, J. G. E.	w	Bancroft, N. W. B.	w
Alexander, J. W.	w	Arthur, R. J.		Baness, J. F.	
Allan, W. G.		Ashe, A. B.		Barber, L.	c
Allcock, A.	w	Ashe, C.		Baptist, J. R.	w
Allen, J.	w	Ashton, A. F.	w	Barclay, G.	c
Allen, T.		Ashworth, J. W.		Barker, J. A.	w
Alley, H. W.		Atkins, R.	w	Barnes, F.	w
Allmark, J.		Atkins, W.	w	Barnes, T. W.	
Allnutt, C. H.	w	Atkinson, A.		Barnardo, G. C. F.	c
Allsop, J. G.	w	Atkinson, D.	c	Barrow, H.	w
Alone, J.	w	Atkinson, G. W. E.		Bartlett, T. W.	
Alpin, W. T.	c	Atkinson, J. J.	w	Basten, J.	w
Anderson, B.		Atkinson, S.		Bathie, A.	w
Anderson, C. C.	w	Augustin, A. C.		Batten, H. G.	w
Anderson, K M.	w	Augustine, J.	w	Battie, R. C.	w
Anderson, P. F.	w	Avern, F. M.		Battles, H. E.	c
Andrews, G. A.		Avery, W. P.	w	Bayly, W. G.	c
Andrews, H.	w	Avietmall, J. J.		Beames, H. B.	w
Anley, G. A. D.		Ayres, P. B. C.	w	Beamish, M. F.	w
Annesley, R. H. E.	w			Bean, A. R.	
Antram, A. B.		Babonau, T. W.		Beatson, J. L.	w
Anthony, A.		Bagley, G. W.		Beaty, F. H.	
Anthony, A. H.	w	Baker, A.		Beatty, T.	w

NOTE.—W. Subscribers to Widows' Fund. C. Subscribers to Children's Fund. Those not marked belong to both Funds.

LIST OF SUBSCRIBERS—*Continued.*

Beaumont, J. S.	w	Blunt, H.		Brown, C. J.	
Beck, H.	c	Blunt, R.	w	Brown, H. G.	
Beck, J. J.		Bock, A. R.	w	Brown, P. H.	c
Beckett, H. B.		Bolst, C. Y. C.		Brown, T. A.	
Beckett, J. O'B.	w	Bolton, T.	w	Brown, W.	w
Behrendt, C. J.	c	Bond, F.	w	Brown, W. D'R.	w
Belcham, G.		Bond, J.		Browne, B. R.	
Belchambers, J. H.		Bonifacio, C. S.	w	Browne, C. A.	
Belchambers, R. J.	w	Bonifacius, A.	c	Browne, C. R.	w
Bell, H.		Bonnaud, C. C.	c	Browne, W. E.	w
Bell, J.		Bonnaud, G. A.	w	Browne, W. J.	
Bell, J. R.	w	Bonnaud, W. K.		Browning, C. A. R.	
Bell, W. C.	c	Bonner, S. T.	w	Bruce, W. D.	
Bellet, G.		Boreham, A.	w	Bruere, R. S. E. R.	w
Belletty, F. C.		Borthwick, R.		Bryan, J. F.	w
Belletty, J. R.		Bourrilhon, A.		Bryson, A.	
Belletty, M.		Boutflower, W. N.	w	Buchan, ST. J. H.	
Belletty, N.		Bower, R.		Buchanan, A. M.	
Belletty, R.		Bowers, J.	w	Buchanan, W. J.	
Bennet, J. R. B.	c	Bowie, A.	w	Bull, C. A.	w
Beresford, J. S.		Bowling, A.	w	Burbridge, W.	
Beresford, W. J. C.		Bowser, H. C.	w	Burke, J. H.	c
Berrill, E.	c	Boyce, F. R.	w	Burgess, R.	w
Berrill, G. F.	w	Boyce, J. H.		Burne, K. G.	w
Berrill, J. M.	c	Boyce, W. C.	c	Burnham, R.	
Betts, A. S.	w	Brachio, J. M.	c	Burton, G. D.	
Beveridge, W. W.	c	Braddon, E. N. C.	c	Butcher, G. V.	w
Beverley, W. G.		Braddon, J. B.	w	Butterfield, J.	w
Bickers, E.	c	Bradford, G. A.		Butterwick, H. C.	
Biddulph, T. H. S.	w	Bradley, R.	c	Byrne, E. S.	
Bignell, R. A. D.	w	Bradshaw, J.		Byrne, H. B.	w
Bignell, W. K. D.		Braidwood, J. M.			
Biggs, T. H.		Brand, W. H. D.	w	Cadiz, T. R. G.	
Bijohn, S. C.	w	Branscombe, W. E.	c	Cahill, W.	
Billings, G. G.		Brassington, J. W.	c	Calder, D.	
Billings, W. A.	c	Branson, J. H. A.		Callaghan, J. H.	w
Bion, R.	w	Bray, W. H.		Cameron, D. A.	
Bion, W. R.	w	Braybrooke, W. S.	w	Cameron, J.	
Birch, E. J.		Breakey, T.		Campbell, A.	c
Birch, J. B.	w	Bremner, A. W.	w	Campbell, C. W.	
Bird, J. H.		Brennand, W.	w	Campbell, H. F.	w
Bird, S.	c	Brereton, H. J.	w	Campbell, James	
Biss, J. K.		Bristow, H.	w	Cantopher, B. W.	w
Biss, R. L.		Broadway, P. N.		Cappel, A. J. L.	
Biss, W.		Broadhead, E. H.		Cardew, C. E.	w
Black, W. G.	w	Brockman, W. D.		Carnac, C. J. R.	w
Blanchett, T.	w	Broderick, J. M.	w	Carnduff, D.	
Blanford, H. F.		Brodie, J.	w	Carnegy, P.	w
Blewitt, F. R.	w	Brooke, W. R.	w	Carr, J.	w
Blewitt, W. T.		Brookes, O. H.		Carrapiett, J. B.	
Blong, T. J.	w	Brooks, T. E.	w	Carrington, R. C.	w
Blood, B. W.	w	Brown, C.		Carter, S. G.	

NOTE— W. Subscribers to Widows' Fund. C. Subscribers to Children's Fund. Those not marked belong to both Funds.

LIST OF SUBSCRIBERS—*Continued.*

Cartland, J.	w	Cockburn, J.		Crowe, T.	w
Carty, C. J.		Cockey, T. A.		Culliford, E.	w
Casabon, C. R.		Cole, W. H.	w	Culloden, R. G.	
Cashman, J. H.		Collett, J.	w	Culpeper, J. E.	c
Caspersz, C. P.		Collie, H.		Cumberlege, N. R.	w
Cawley, G. J.		Collie, T. H.	w	Cunliffe, R. H.	
Cecil, A. F.	w	Collins, G. A.		Cunningham, A. C.	w
Chalke, J. C.		Colthurst, J.		Curties, F. C.	
Chalmers, R. F.		Combes, E.			
Chalon, J. B.		Concannon, J. W.	w	D'Arcy, J.	
Chamarett, A.	w	Conder, J.	w	Dacosta, D.	w
Chambers, E.	c	Conduitt, H. W.		Dacosta, J.	
Chambers, J.	c	Conlan, H. J.		Dacosta, P. M.	c
Chambers, N. A. R.		Connan, W.	w	Dacosta, S.	
Chandra, B. L.		Conner, H. G.	w	Dady, H.	
Chapman, E. J. B.	w	Connor, J.	w	Dallas, R. F.	w
Charde, E. L.		Connor, W.		Dalton, M. H.	
Charles, G. G.	w	Conroy, J. F.		Daly, W. W.	w
Charles, S. S.	w	Constantine, M.	w	David, C.	
Charles, T. G.		Convill, G. M.	w	Davidson, A. L.	w
Charlton, J. L.	c	Cooke, C. J.	w	Davidson, B. H.	w
Chater, A.	w	Cooke, C. R.		Davidson, J. C.	w
Channell, J. A.		Cooke, G. F.	w	Davies, A. S.	
Chew, R. W. S.		Cooke, G. H.	w	Davies, C. A. W.	
Chill, G. P.	c	Cooke, J. E.		Davies, G.	w
Chill, W. N.		Cooksey, W. R.	w	Davies, J. W.	w
Chisholm, R. F.	c	Cooper, J. H.	w	Davies, J. J.	w
Christie, J.	w	Cooper, T. E. G.		Davis, A. A. F.	
Clague, P. E.	w	Corbett, P.		Davis, C. T.	
Clark, B.		Cordner, R. A.	c	Davis, C. M.	w
Clark, D. S.		Cornelius, A. J.	w	Davis, H. H.	
Clark, T. W. D.	w	Cornelius, M. H.		Davis, W. P.	w
Clark, W. H.	w	Corner, W. S.	w	Dawe, W. H.	
Clarke, Joshua		Cornish, W. H.		Dawes, T. B.	w
Clarke, L. H.	w	Cosserat, J.		Dawson, F. A. S.	
Clarke, P. J.	c	Cosserat, P.		Day, J.	w
Clarkson, J. G.		Cotgrave, H. F.	w	D'Cruz, H. J.	
Claudius, R. B. D.	w	Cotton, W. G. L.	w	D'Cruz, J. J.	w
Claxton, E.		Counsell, J. A. B.		Deane, J. R.	
Clay, S.	w	Counsell, T. A.		Deare, W. G.	
Cleur, F. X.	w	Counsell, W.		Dease, R. P.	
Cleur, T. W.	w	Court, F. W.	w	Deatker, J. F.	
Clifford, S. L. P. T.		Cowie, H. G.		DeBeaufort, F. A.	w
Clifford, W. H.	w	Cowley, P. A. G.		DeCourcy, W. B.	
Clifford, W. W.	w	Cranstoun, J.		DeCrettes, A. W. T.	w
Clifton, H.	c	Craven, J. A.		DeCruz, T.	
Cline, E. A.		Creais, J.		DeCruze, A. B.	
Cline, G. W.	w	Cress, J.	w	Deefholts, E. A.	w
Cloete, H. N. C.	w	Cribb, T.	w	Deefholts, R.	w
Clump, P.		Crommelin, A. G.		Deefholts, R. H.	w
Coard, C. W.	w	Crouch, C. P.	w	Deighton, K. S.	

NOTE.—W. Subscribers to Widows' Fund. C. Subscribers to Children's Fund. Those not marked belong to both Funds.

LIST OF SUBSCRIBERS—*Continued.*

DeLange, B. J.		Driver, W. G.	c	Faulkner, P.	c
DeLange, W. N. M.	w	Drysdale, T.		Fenner, H. A. S.	c
Delmerick, J. G.		Drysdale, W. M.		Fennessy, J.	w
DeMello, C. H.	c	Duckworth, H.	w	Ferguson, J.	c
DeMello, J. S.	w	Duff, J. C.		Ferguson, J. M.	
DeMello, P. H.		Duhan, H. R.		Fernandiz. F. F.	
DeMonte, F.		Duke, C. J. A.	w	Ferrars, M. H.	
DeMonte, F. W.		Dumphy, D. M.	w	Ffinch, B. T.	w
DeMonte, J. E.		Duncan, G. R.		Field, F.	w
Deneby, P.		Dunhill, M. H.	c	Field, G.	w
DePenning, E.	w	Dunlop, A. J.		Field, G. M.	
DeRoepstroff, F. A.	w	Dunne, T. H.		Fink, A. R.	w
DeRosaire, M.		Dunsford, H. S.		Fink, J. A.	w
DeRozario, A.	c	Dupeyron, E.		Fink, R. A.	
DeRozario, F. M.		Dupuis, G. H	w	Fink, W. C.	c
DeRoze, A. C. E.		Durand, J. H	w	Fink, W. R.	
Derry, J. D.		Durham, J. J.		Fisher, W. R.	
D'Silva, A. X.	w	Dwarkanath Sirkar.		FitzGerald, A. H. D.	c
D'Silva, H.	w	Dyson, J.		FitzGerald, E. L. V.	w
D'Souza, A.		Dyson, T.		FitzGibbon, H. W.	w
DeSouza, A. M.	w			FitzJames, F.	c
DeSouza, C. C.	c	Eagles, T. C.	w	FitzPatrick, D.	
DeSouza, J. F.	c	Eales, C.		Flanagan, R. A.	
DeSouza, R. J.		Eastwood, C. W.		Flyter, J. A.	c
Dessa, A. J.	w	Edmunds, W. H.		Forbes, E. R.	
Dessa, G. H.	c	Edwards, F. L.		Forbes, L. R.	
D'Vaz, J.		Edwards, G. L.	w	Fordham, J. W.	w
Dibblee, F. L.		Elliott, C. F.	w	Forrest, E.	
Dickenson, R. R.		Elliott, J.	w	Foster, E.	
Dillon, J.	c	Ellis, G. B. R.		Foster, E. W. P.	w
Dissent, C. E.		Ellis, H. W. W.	w	Foster, F. J.	c
Dixon, J.	w	Ellis, J. A. S.		Foster, W.	
Dobbie, W. H.		Elloy, C. S.		Fouracres, T.	
Dobson, G. D.		Elson, S. R.	w	Fox, A. J.	
Dodd, A. J.	w	Engledow, H. J.		Fox, F. G. B.	c
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Phillips, E. A.		Quailey, J. R.	w	Robson, W. H. I.	
Phipps, A. L. E.	w	Quinlan, A. W. R.	c	Rocco, J.	c
Phipps, S. U.	w	Quinn, J.	w	Rochford, M. B.	
Picachy, D.		Quiros, A.		Rogers, G.	w

NOTE.—W. Subscribers to Widows' Fund. C. Subscribers to Children's Fund. Those not marked belong to both Funds.

LIST OF SUBSCRIBERS—*Continued.*

Rollo, A. J.		Scott, G. C.		Smith, W. J.	w
Ronaldson, H.		Scott, J. R.	w	Smylie, S. M.	
Rosario, J.	w	Scott, W. A.		Sneddon, A.	c
Rose, C. S.		Sealy, C. A.		Snell, C. W.	w
Rose, R. G.	w	Sealy, J. F.		Snugg, J. G.	w
Rose, R.	c	Seciuna, G. F.	w	Southby, J. G.	w
Ross, G. G.		Seyers, C. W. F.	w	Southon, J.	w
Ross, J.	c	Seyers, T. W. F.	w	Sowerby, C.	
Ross, J. J.	w	Seymour, C. C.	c	Sparke, G. T.	
Rossenrode, W. C.	w	Shadwell, J. B.	c	Spear, J.	w
Rostan, W. B.	c	Sheakespear, W. H. S.	w	Spears, R.	
Roussac, E. A.	w	Sharman, H.		Spence, J.	w
Rowe, A. W.	c	Shave, E. D.		Spence, W. W.	
Rowe, H. H.		Shaw, A. R.		Spier, F. H.	w
Rowe, J. E.		Shaw, H. J.		Spring, F. J. E.	w
Roy, I. P.	w	Shead, W.	w	Stack, O. S.	
Russell, A. M.		Shelverton, C. J.	c	Staines, J. D.	
Russell, C. M.		Sheridan, P.	w	Stanbrough, H. E.	
Russell, W. A.	c	Shiba Chunder Bonerjee.		Stapleton, E. G. J.	w
Ruth, J.	w	Shopland, E. R.	w	Stapley, L. A.	
Ryall, E. C.	w	Shrinivas,	w	Stark, P. B.	w
Ryan, J. A.	w	Shuttleworth, E. J.		Statham, J.	
Ryland, W. H.		Siddons, W. E. T.	w	Steans, H.	w
Rymer, W.		Sime, J.		Stegemann, E. H.	w
Ryper, H. F.		Simmons, G. H.		Stephen, C.	
Ryves, T. J.		Simpson, S. J.	c	Stevens, H. W.	
		Sinclair, W.	w	Stevens, W.	w
Sahib Dyal, Dewan	w	Singer, N. A.	w	Stevenson, E. C.	w
Salder, G. F.	w	Skipton, D. P.	w	Stewart, A,	w
Sallick, T. A	w	Slane, T.		Stewart, J.	
Sampson, C. H.	w	Slater, A. W.	w	Stewart, S. A.	c
Sampson, S.		Slater, F. T.		Stork, J. V. B.	w
Sanderson, A.	c	Slater, J. S.	w	Storrow, E.	
Sankey, W. H. T.	w	Slym, M. J.		Story, A. M.	
Sargent, J. I.	w	Small, W.		Stotesbury, W. J.	
Savedra, A. G.	w	Smart, A. D.		Stowell, C. F. W.	
Savedra, J. A.	c	Smart, A. W.		Stracey, P. E.	
Savi, J. D.	w	Smart, R. B.	c	Strong, J. G.	c
Scaldwell, R. T.	w	Smith, C. A.		Stuart, C.	
Scallan, T. R.		Smith, E. C.	w	Stuart, K. B.	
Schlich, W.	c	Smith, E. M.	w	Stuart, T.	
Schmid, D. E.	w	Smith, H.		Stulpnagel, C. R.	c
Schneider, E. F. H.		Smith, H. F. D.		Sturmer, A. J.	c
Schœffer, E.		Smith, J. D. S.	c	Sullen, S. S.	
Schofield, F. M. W.		Smith, R. H.	w	Sullivan, C. C.	c
Sconce, G. C.	c	Smith, R. P.		Sutherland, D.	
Scotland, W.		Smith, S.		Swinden, H. W.	w
Scott, A.	c	Smith, T. (1)	w	Swinden, J. R.	
Scott, A. R. W.		Smith, T. (2)	c	Swiney, G. C.	c
Scott, G.		Smith, W. (1)	w	Swiney, G. S.	w
Scott, G. B.		Smith, W. (C. E.) (2)		Syers, J. D.	w

NOTE.—W. Subscribers to Widows' Fund. C. Subscribers to Children's Fund. Those not marked belong to both Funds.

LIST OF SUBSCRIBERS—*Continued.*

Sylvester, G. St. A.	w	Tulloch, J. C.		Warman, E.	w
Syme, W.	w	Turnbull, A. H.		Warneford, T. L. J.	c
Symons, K. E.	w	Turnbull, D. N.	w	Warth, H. S. F.	c
		Twalling, J. W.		Warwick, B.	
Talbot, H. B.		Tweeddale, C. A.		Warwick, C. S.	c
Tate, E. C. J.		Twemlow, W.		Watkins, F. A.	
Taylor E. H.		Tyler, J. W.		Watkins, R.	c
Taylor, F. A.		Tyndall, T. H.		Watkins, W. H.	w
Taylor, J. (1)	w			Watson, J.	c
Taylor, J. (2)	w	Umbica Churn Roy.		Watson, J. J.	
Taylor, J. E.	w	Urquhart, R.	w	Watt, G.	
Taylor, W. B.	w			Weathrall, H. M.	
Teale, F. G.	w	Vander Beek, G. G.	w	Weaver, J. H.	c
Templeton, M. S.		Van-Harften, J. W.	w	Webb, E. C. H.	
Ten-Broeke, A. H.		Vankety, D.		Webb, G. C.	w
Teyen, L.	w	Vanmilder, S.		Webber, W. J.	w
Thomas, Alexander	c	Vansittart, C. G.	w	Welby, C. E.	w
Thomas, J. G.	w	Vanspall, W. P.	w	Weldon, C. A.	
Thomas, L.	w	Vaughan, C. F.		Wells, C.	
Thomas, L. H. L.	w	Vaughan, J.	c	Wells, E. R.	w
Thomas, R. W.	w	Vaughan, J. D.		Wells, H. A.	
Thomas, W. C.	w	Vaughan, J. M.	w	Wells, T. W.	w
Thompson, C. J. P.	w	Venant, J. P.	w	Welner, H.	w
Thompson, D. W.	w	Vernon, H. C. E.	w	Welner, W. F.	w
Thompson, F. J.	c	Vieux, E. T.		Welsh, J. W. W.	
Thompson, H.		Viney, W. A.		West, J. I.	w
Thompson, R. H. E.		Vishnuchurn Chatterjee		Westerhout, C. B.	
Thompson, R. J.	w	Vivian, G. W.	w	Weston, J.	
Thompson, T. W.		Vogel, S. A.	w	Westrap, J.	
Thomson, A.	c			Wetherill, J.	
Thomson, C.	w	Wade, W.	w	Wheeler, J. T.	w
Thomson, H.	w	Wainright, E. A.		Whelan, H. G.	w
Thomson, J. F.	c	Wakefield, G. E.		Wheldon, C. A.	w
Thomson, J. T.		Walker, G. H. D.	w	Whitby J. H.	w
Thomson, R. J. B.	w	Walker, R. H.	c	Whitby, R.	w
Thorpe, D. B.		Waller, G. D. J.	c	White, C.	w
Thorpe, J. S.		Waller, J.	c	White, C. E.	w
Thorpe, P.		Wallis, C. B.	w	White, C. H.	
Tiery, F. T. H.		Wallis, E. F.	w	White, D. R.	
Tilden, W. D.		Wallis, H. W.		White, H. F.	
Todd, H. F. W.		Walmsley, J. J.	w	White, J.	w
Todd, J.	w	Walsh, J. W.		White, P. J.	
Torrens, C. P.		Walshe, J. F.	w	Whitten, A. J.	
Toulmin, W. N.		Warburton, J. P.		Whittenberry, A. P.	
Tratt, J. B.	w	Ward, L.	w	Wickes, T. H.	
Tregear, J. R.	w	Ward, W.		Wiggins, G.	
Tremearne, S.	c	Warde-Jones, A. H.		Wild, A. E.	w
Trotter, R. H.	c	Warde-Jones, G. E.	w	Wilkerson, J.	w
Truss, A. N.		Warden, W.		Wilkins, H. G.	w
Tucker, A. R.	w	Warder, R.	w	Wilkinson, W.	c
Tufnell, C. F.	w	Wareham, F. S.		Wilkinson, W. H.	

NOTE.—W. Subscribers to Widows' Fund. C. Subscribers to Children's Fund. Those not marked belong to both Funds.

LIST OF SUBSCRIBERS—*Continued.*

Willaume, F. W. T.	w	Winckler, G. W.	w	Wray, G. A.	w
Willcocks, W.		Wintle, H. E.	w	Wright, F.	
Williams, F.	w	Wright, C. F. S.	w	Wright, J. W.	
Williams, J. W.		Wittkugel, J. F. T.		Wright, S.	
Williams, R. K.		Wollaston, A. W.		Wright, T. W.	w
Williamson, J. A.	w	Wollen, C. W.	c	Wright, W.	
Williamson, G. H.		Wood, B.		Wright, W. H.	w
Williamson, J. F.		Wood, C.		Wyatt, A. G.	w
Williamson, R. H.	w	Wood, C. T.	w	Wyatt, S. W.	
Willmot, R.	w	Wood, E. A.	w	Wylie, M.	w
Wilmot, C. H. L. W.	w	Wood, Jas.	w	Wylly, H. P.	w
Wilsey, E. O. W.	w	Wood, O.	w	Yakchee, J. P.	
Wilson, A.		Wood, T. S.	w	Yeatman, C. E.	
Wilson, A. B.		Wood, T. W.	w	Younan, A.	
Wilson, A. J.		Woodford, C. O.		Young, E. G.	c
Wilson, C. W.	w	Woodhouse, R. W.	w	Young, J. D.	
Wilson, J. H. (1)		Woodman, E.	w	Young, R. J.	c
Wilson, J. H. (2)	w	Woollam, W. D.	w	Young, S. G.	
Wilson, W. A.	w	Wootten, H.	w	Young, W. (1)	
Wince, J.		Wray, C. G.	w	Young, W. (2)	c

SUPPLEMENTARY LIST OF SUBSCRIBERS.

Admitted from 1st May to 31st December 1881.

Alexander, J. H.		Humfress, G.	w	Reuther, J.	
Ashton, A. F.	c			Rickie, J.	
Atkinson, F. J.	w	Jeffery, T. J. P.		Ring, R.	w
		Jones, E. A.	w	Robinson, J. A.	c
Baylis, T. L.		Jordon, C.	c	Rose, F. E	
Batten, H. G.	c			Rostan, C. S.	w
Blake, H. B.	w	Keelan, R. L.	w	Ruddell, J. F.	c
Bock, A. R.	c	Kemp, H. A.	w	Ryan, J. A.	c
Bolster, J. O'B.		Kingsley, P. W.	w		
Bowser, H. C.	c	Kraal, C. S.	w	Schaumberg, J. H. J.	w
Braybrooke, W. S.	c			Scott, J. R.	c
		Lake, J. R.		Skipton, D. P.	c
Chandler, G. J.		Livingstone, W. B.	w	Slater, J. S.	c
Clifford, W. W.	c			Smart, R. B. (2)	c
Cole, W. H. (2)		Martin, J. A.	w	Smith, Turton	w
Cox, G. W. S.	w	Moultrie, J. E.	w	Smythe, G. J. G. C.	
Cromartie, D. B.	w	Murphy, J. C.		Strange, W. E.	w
Daniell, H. J.	w	Naylor, F. A.	c		
		Nicholas, G.	w	Tilly H. L.	w
Feistmantle, O.	w	Nicholson, R. W.	c	Turnbull, A. H.	c
Fitzpatrick, H. J.		Noble, G. J.	w		
Fox, B.	c			Warwick, R. F.	w
Freeman, W. H.		Olive, J. W.	w	Watson, A.	w
		Olliver, C. A. B.		White, D. McG.	w
George, A. A.	c	Owens, J. A.	c	Whittaker, A. G.	w
George, R. (2.)	w			Wilkinson, G. H.	
Griesbach, C. L.	w	Palmer, E. M.	w	Wilkinson, J. C.	w
		Pemberton, J. S.	w	Wilson, C. W.	c
Hand, J. C.	c	Phillips, D. H.		Wiseman, A. C.	w
Hopkins, C. S. W.	c	Pope, J. Van S.	w	Wright, H.	

NOTE.—W. Subscribers to Widows' Fund. C. Subscribers to Children's Fund. Those not marked belong to both Funds.

LIST OF SUBSCRIBERS LAPSED

From 1st May to 31st December 1881.

Anderson, C. C.	w	Gutersloh, F. M.	w	Palmer, O.	w
Arthur, R. J.		Gordon, J. M. (Sr.)		Poole, D. J.	
		Goulding, J. F.	w	Peake, T.	
Belletty, F. C.		Gilbert, H. W.	w	Poole, J. H.	c
Belletty, M.	w	Greenway, F.	c	Price, W. C.	w
Billings, G. G.	c	Graham, J. C.	c	Pettitt, G.	w
Blewitt, F. R.	w	Grose, C.	c	Pope, J. F.	
Brown, C. R.	w				
Branscombe, W. E.	c	Haslett, H. S.	w	Riordan, P.	w
		Higham, T.	w		
Chalmers, R. F.	c			Sharman, H.	w
Combes, E.	c	Jones, W. R. S.	c	Stork, J. V. B.	w
Chew, R. W. S.		Joakim, H. J.	c	Singer, N. A.	w
Cartland, J.	w	Jefferies, C. R.	c		
Culliford, E.	w			Thomas, R. W.	w
		Kemp, W. J.	c	Teyen, L.	w
Dalton, M. M. H.	w			Teale, F. G.	w
DeLange, B. J.		Leslie, C. E.			
DeCruz, J. J.	w	Leslie, R. J.		Vaughan, C. F.	
Dessa, G. H.	c			Vansittart, C. G.	w
Dodd, A. J.	w	Macdonald, R. G.	w		
		Masters, E.		Williams, J. W.	w
FitzJames, F.	c	MacDougall, J. W.	c	Woodford, C. T. O.	
Fraser, R.	c	MacGrath, E. R.	w	Wallis, H. W.	
Fitzgerald, E. L. V.	w	Molesworth, G. L.	c	Wylie, M.	w
		Michael, J. M.	w	Waller, J.	c
Gabriel, E.	c				
Goad, H. B.	w	Nestor, W. R.	c	Yates, J.	w

LIST OF INCUMBENTS

Of the Uncovenanted Service Family Pension Fund

ON THE 30TH APRIL 1881.

WIDOWS.

Names of Widows.	Date of Admission to Pension.			Monthly Pension		
	D.	M.	Y.	Rs	A.	P.
Aire, D.	24	2	1864	25	0	0
Alexander, R. A.	14	11	1880	125	0	0
Algie, A. L.	23	7	1877	100	0	0
Alone, M.	17	1	1871	40	0	0
Anderson, C. E.	21	7	1878	150	0	0
Anderson, F. E, G.	9	1	1876	100	0	0
Anthony, J E.	21	3	1870	40	0	0
Armstrong, E.	1	5	1877	125	0	0
Augier, L. W.	6	2	1876	60	0	0
Augustin, E. S.	24	3	1879	20	0	0
Avery, M. A.	11	1	1876	50	0	0
Baillie, E.	15	7	1856	50	0	0
Baillie, M.	16	11	1868	75	0	0
Baillie, P. W.	17	7	1875	52	0	0
Ball, M. C.	25	4	1878	50	0	0
Baker, E.	2	4	1871	50	0	0
Ballands, C.	26	11	1849	50	0	0
Bamber, A.	18	1	1873	70	0	0
Baptist, H. E.	21	1	1868	40	0	0
Barclay, H. F.	18	9	1877	75	0	0
Barker, M	31	8	1865	50	0	0
Barnes, H.E. (late Mrs. Clermont) resumed	15	11	1846	100	0	0
	9	8	1878			
Barr, M. E. M.	18	7	1874	38	0	0
Barnfield, B.	29	12	1857	75	0	0
Baxter, E.	3	9	1865	100	0	0
Baxter, H. V., late Mrs Darby, resumed	9	1	1881	50	0	0
Bean, A. C.	8	1	1880	200	0	0
Bean, E. C.	14	11	1866	50	0	0
Beaufoy, M. G.	25	2	1858	100	0	0
Beckett, E.	31	12	1877	100	0	0
Beckett, S. J.	28	11	1869	100	0	0
Behr, M. L.	4	1	1881	75	0	0
Bell, C.	8	4	1850	100	0	0
Bell, F. S.	27	1	1875	100	0	0
Bell, L.	21	11	1874	100	0	0
Bennett, A.	2	12	1877	150	0	0
Berkeley, E. H.	13	1	1876	100	0	0
Beverley, E.	25	6	1880	150	0	0
Bickers. M.	7	10	1875	100	0	0
Billings, M. H.	22	10	1874	100	0	0
Carried over, Rs	.....			3285	0	0

Names of Widows.	Date of Admission to Pension.			Monthly Pension.		
	D.	M.	Y.	Rs.	A.	P,
Brought over, Rs.	.....			3285	0	0
Billon, C.	26	9	1874	50	0	0
Black, M.	11	4	1866	100	0	0
Blewitt, L.	23	8	1876	40	0	0
Blochmann, M.	13	7	1878	100	0	0
Blyth, S. (late Mrs. Hunter) resumed	4	5	1856	33	5	4
	31	8	1873			
Boaz, E.	14	10	1861	50	0	0
Bolst, A.	28	12	1878	75	0	0
Bolst. E.	19	10	1880	25	0	0
Bolst. H.	20	7	1878	50	0	0
Bolst, H. K.	7	7	1879	80	0	0
Boon, D.	3	12	1872	50	0	0
Bradford, C.	13	10	1867	150	0	0
Brown, M.	27	10	1863	100	0	0
Bryson, J. E.	29	6	1873	100	0	0
Barnett, F.	15	3	1859	80	0	0
Butler, E.	23	11	1866	40	0	0
Butler, M.	3	2	1876	50	0	0
Byrn, C. A.	10	12	1865	50	0	0
Byrne, A.	1	4	1846	75	0	0
Caddy, B.	20	3	1880	50	0	0
Campagnac, E.	23	4	1873	100	0	0
Campbell, A F.	6	9	1878	200	0	0
Cardozo, A. G. B.	30	3	1876	25	0	0
Carshore, E. (late Mrs. Buch,) resumed	1	6	1857	75	0	0
	1	6	1865			
Carter, E. F.	24	11	1875	25	0	0
Caw, M.	16	2	1875	50	0	0
Cawley, C.	16	7	1855	75	0	0
Chapman, A. K.	24	5	1879	100	0	0
Churcher, E.	16	8	1861	50	0	0
Clapperton, M. A.	21	9	1847	150	0	0
Clark, E. L. (late Mrs. Horton) resumed	2	2	1851	100	0	0
	20	12	1873			
Clark, E. M.	16	5	1880	150	0	0
Clark, F. E.	22	1	1880	100	0	0
Clarke, D. F.	21	8	1865	150	0	0
Clarke, J. O.	11	2	1852	50	0	0
Clarke, M J.	22	1	1877	50	0	0
Clarkson, F. A.	10	2	1876	100	0	0
Clinger, M.	19	2	1862	40	0	0
Carried over, Rs.	.....			6223	5	4

List of Incumbents—continued—Widows.

Names of Widows.	Date of Admission to Pension. D.	M.	Y.	Monthly Pension. Rs.	As.	P.	Names of Widows.	Date of Admission of Pension. D.	M.	Y.	Monthly Pension. Rs.	As.	P.
Brought over, Rs.	.....			6223	5	4	Brought over, Rs	.....			9114	5	4
Coles, C. S.	17	3	1871	100	0	0	Fairhall, M.	21	2	1876	20	0	0
Cooke, E. C.	1	11	1880	100	0	0	Falle, S. A.	25	6	1880	100	0	0
Cooper, E. A. (late Mrs. Cowley) resumed	26	9	1850	75	0	0	Fernandis, M. A.	25	11	1872	20	0	0
	1	9	1874				Fleming, L.	20	4	1880	50	0	0
Corcoran, A.	13	5	1857	50	0	0	Fountain, H. W.	10	5	1880	50	0	0
Cornabi, C. J.	30	3	1878	50	0	0	Fox, H. J.	10	10	1856	100	0	0
Costley, E. R.	22	6	1869	100	0	0	Fox, L. A.	9	11	1879	60	0	0
Cox, S. E. (late Mrs. Digges) resumed	28	12	1854	50	0	0	Fox, R.	18	10	1873	150	0	0
	12	4	1872				Francis, H. J.	14	8	1874	50	0	0
Crahley, E. S.	18	4	1856	80	0	0	Fraser, C. E.	10	5	1880	150	0	0
Crawford, A. S.	16	5	1871	50	0	0	Fraser, H. C.	5	7	1868	100	0	0
Culloden, H. A.	16	9	1872	60	0	0	Freude, E. M., late Mrs. Heberlet	5	4	1880	50	0	0
Cutter, H. B. L.	9	4	1881	100	0	0							
DaCosta, A. J.	12	1	1880	50	0	0	Galiffe, C.	26	3	1878	50	0	0
DaCosta, C.	10	1	1850	50	0	0	Gartry, E.	9	9	1862	50	0	0
DaCosta, A. S.	27	1	1881	40	0	0	George, J. G.	2	12	1876	34	0	0
Daly, J. A.	9	2	1877	100	0	0	George, R. E.	19	2	1881	50	0	0
Darwood, V.	4	11	1876	75	0	0	Ghose, B. C.	21	5	1878	30	0	0
Davies, E. J.	22	7	1876	100	0	0	Gilbert, S.	9	2	1872	50	0	0
Davis, M. L.	5	12	1871	40	0	0	Gill, E.	2	2	1879	20	0	0
DeCruze, C.	21	10	1870	16	0	0	Gordon, M. J.	4	2	1879	100	0	9
DeCruz, E.	23	3	1875	100	0	0	Graham, C.	20	7	1858	50	0	0
DeGruyther, M. A.	7	11	1868	60	0	0	Graham, E. S.	16	11	1860	16	12	9
DelaNougèrede, C. E.	13	9	1878	30	0	0	Graham, S.	19	8	1867	75	0	0
DeLanty, A. E.	20	3	1880	25	0	0	Grant, C. J.	17	10	1876	80	0	0
Delmerick, M.	24	11	1879	30	0	0	Grant, L. E.	5	10	1864	50	0	0
DeSouza, E.	29	11	1874	100	0	0	Graves, F. E.	1	4	1865	125	0	0
D'Souza, G.	25	11	1880	50	0	0	Gray, M. A.	10	2	1880	80	0	0
Dias, R. C.	3	11	1843	50	0	0	Greenway, E.	25	11	1880	150	0	0
Douglas, A.	7	12	1864	30	0	0							
Douglas, E.	3	1	1871	100	0	0	Halford, E.	12	3	1848	50	0	0
Douglas, M.	23	7	1866	30	0	0	Hand, M. A. H.	14	4	1880	100	0	0
Dove, C. A. S.	25	4	1875	100	0	0	Handford, J. A.	29	4	1870	100	0	0
Dublin, E.	25	10	1867	25	0	0	Hankin, E. J.	25	4	1878	150	0	0
Duncan, A.	23	4	1870	100	0	0	Harris, M. A.	11	5	1863	50	0	0
Dundas, H. L.	16	9	1875	125	0	0	Hearne, M. A.	6	6	1871	50	0	0
Dunlop, M. G.	8	7	1863	50	0	0	Hewett, A. C. N.	2	4	1857	100	0	0
Dunn, E.	5	7	1875	50	0	0	Hickey, H. J.	16	1	1872	150	0	0
Dyce, H. M.	3	12	1861	50	0	0	Hickie, D.	18	11	1855	50	0	0
							Hoff, C.	20	1	1866	140	0	0
Eales, J. E.	30	7	1864	100	0	0	Hoff, E. S.	30	6	1870	37	0	0
Eckford, C.	18	11	1877	150	0	0	Hooper, M. L. B.	15	7	1877	100	0	0
Eede, E.	1	6	1879	100	0	0	Horst, E. L.	28	12	1850	50	0	0
							Hough, E.	5	4	1867	50	0	0
Fabian, S.	13	3	1869	50	0	0	Houghton, H. L.	12	4	1881	100	0	0
Fagan, E. H.	22	8	1872	100	0	0	Howard, M. E.	24	9	1870	30	0	0
Carried over, Rs.	.....			9114	5	4	Carried over, Rs.	.....			12332	2	1

List of Incumbents—continued—Widows.

Names of Widows.	Date of Admission to Pension. D. M. Y.	Monthly Pension. Rs. As. P.
Brought over, Rs.	.....	12332 2 1
Howe, H. L.	18 10 1879	50 0 0
Howell, A. B.	7 11 1867	50 0 0
Humphreys, B. C.	3 1 1861	100 0 0
Hudson, H. M.	25 3 1860	100 0 0
Hutton, A. S.	1 4 1867	150 0 0
Ingels, E. E.	20 11 1880	75 0 0
Inglis, M. W.	3 8 1878	100 0 0
Jahans, A. P.	6 10 1871	75 0 0
Jahans, M.	16 8 1854	75 0 0
Jardine, E. G.	17 8 1873	150 0 0
Johnstone, E.	17 9 1859	50 0 0
Jones, A.	14 2 1873	150 0 0
Jones, C. F.	6 2 1879	25 0 0
Jones, H. L.	21 9 1880	100 0 0
Jones, H. S.	17 8 1878	100 0 0
Joseph, C. E.	8 7 1880	25 0 0
Kain, L.	22 1 1847	50 0 0
Kellner, A. H.	26 11 1842	50 0 0
Kellner, M. C. (late Mrs Wright)	8 2 1880	100 0 0
Kelso, E.	19 6 1856	100 0 0
Kenna, M. C. (late Mrs. D'Cruze) resumed	24 3 1867 18 11 1878	30 0 0
Kerr, E. L.	20 6 1872	100 0 0
Kerr, J.	21 10 1851	60 0 0
Kiernander, E. E.	3 4 1874	60 0 0
Kinsey, E.	24 1 1876	50 0 0
Kitchen, A.	16 6 1857	50 0 0
Lacey, P. A.	16 2 1880	75 0 0
Lamory, E.	29 5 1874	15 0 0
Langley, M.	7 11 1878	30 0 0
Lauchlin, M. A.	22 5 1843	58 5 4
Lawrence, M.	28 6 1857	25 0 0
L'Estrange, K. A.	20 6 1880	100 0 0
Livesay, C.	9 9 1850	40 0 0
Lloyd, M. (late Mrs. Judah,) resumed.	23 8 1847 25 10 1866	100 0 0
Login, F. A. C.	5 6 1874	150 0 0
Luckstedt, S. M.	4 12 1856	30 0 0
Lundie, F.	16 1 1875	32 0 0
Matthews, M. V.	26 10 1879	40 0 0
Carried over, Rs.	.....	15052 7 5

Names of Widows.	Date of Admission to Pension. D. M. Y.	Monthly Pension. Rs. As. P.
Brought over, Rs.	.....	15052 7 5
McCheane, C. M. (late Mrs Bartlett) resumed	6 8 1868 5 10 1872	50 0 0
Macdonald, L. A.	4 12 1868	100 0 0
Macdonald, M. E.	3 8 1857	16 0 0
Mackay, M. A. L.	12 1 1880	200 0 0
Macleod, C.	30 4 1869	160 0 0
Macleod, S.	19 2 1873	50 0 0
Macnamara, C. M.	16 4 1873	100 0 0
Madge, M. A.	10 12 1878	100 0 0
Madge, S. M.	10 11 1874	25 0 0
Maltby, G. K.	14 11 1866	50 0 0
Mahony, A.	8 1 1877	50 0 0
Man, J. S.	15 7 1864	50 0 0
Manuel, J.	11 3 1876	50 0 0
Marklew, M.	5 11 1875	50 0 0
Marnell, C. O.	25 5 1877	50 0 0
Marshall, M. C.	28 9 1879	100 0 0
Marshall, E. A. T.	21 6 1875	50 0 0
Mayes, E.	17 5 1856	50 0 0
Medley, F. H.	10 1 1879	30 0 0
Medlicott, A.	9 5 1866	100 0 0
Milwrick, A (late Mrs. Moore) resumed	12 12 1860 3 6 1874	30 0 0
Miller, M	29 4 1878	150 0 0
Mispelaar, E. S.	12 7 1852	25 0 0
Moate, H. E. (late Mrs. King) resumed	20 4 1863 27 4 1872	50 0 0
Molloy, S. A.	13 1 1867	50 0 0
Moore, A. H.	6 8 1877	100 0 0
Moore, S.	13 11 1880	100 0 0
Moravia, M.	1 5 1859	150 0 0
Mulheran, M.	26 3 1869	50 0 0
Murray, C. E.	7 4 1879	90 0 0
Nelson, H. E.	8 5 1877	100 0 0
Newbond, J. A. E.	18 10 1876	30 0 0
Newman, M. A.	31 12 1877	100 0 0
Nicolson, H. M.	25 1 1869	70 0 0
Niel, H. C.	26 11 1878	100 0 0
Noel, M., late Mrs. Mumford	20 1 1881	16 0 0
Noad, H. C.	18 9 1880	100 0 0
O'Connor, T.	11 9 1880	50 0 0
O'Donel, C.	23 4 1872	100 0 0
O'Dowda, E.	13 11 1875	75 0 0
Otto, M. A.	10 6 1869	60 0 0
Carried over, Rs.	.....	18079 7 5

List of Incumbents—continued—Widows.

Names of Widows.	Date of Admission to Pension. D. M. Y.	Monthly Pension. Rs As. P.
Brought over, Rs.	.....	18079 7 5
Park, E. L., late Mrs. Mackenzie	5 9 1880	50 0 0
Parkinson, M. M.	17 3 1878	40 0 0
Parmer, M.	2 5 1860	50 0 0
Parsons, A. C.	14 3 1875	50 0 0
Pattisson, F. E.	6 9 1878	80 0 0
Payne, L E.	28 8 1875	50 0 0
Peachy, E.	8 8 1869	100 0 0
Pearson, H. M.	27 10 1874	100 0 0
Peddie M. G. late Mrs. Beanland, resumed	12 7 1859	42 0 0
Pereira, L.	18 1 1875	20 0 0
Perreau, H. M,	27 12 1877	200 0 0
Perry, A. C.	5 10 1875	25 0 0
Pinto, M. A.	5 4 1880	15 0 0
Plummer, A.	6 9 1879	50 0 0
Pocock, M.	8 1 1877	100 0 0
Pogson, J. A.	10 4 1878	60 0 0
Pontet, E.	19 6 1862	100 0 0
Porteous, C.	10 7 1859	25 0 0
Porter, C.	3 9 1877	50 0 0
Porter, M.	15 10 1858	120 0 0
Price, E	10 7 1851	25 0 0
Price, M.	17 12 1880	60 0 0
Priestley E. S.	23 5 1878	50 0 0
Prockter, A.	10 3 1871	50 0 0
Purves, H. E.	17 10 1870	25 0 0
Ray, E. J.	24 5 1877	150 0 0
Rayner, M. A.	9 7 1873	50 0 0
Rebeiro, A. M.	23 4 1867	32 0 0
Rees, G.	22 9 1870	50 0 0
Reid, M.	3 7 1875	40 0 0
Rice, C. R.	24 6 1860	20 0 0
Ricketts, E. C.	12 11 1878	100 0 0
Ricketts, T.	10 8 1870	75 0 0
Robertson, A. D.	16 10 1853	30 0 0
Robinson, A. G.	28 8 1878	100 0 0
Robson, J.	17 4 1878	75 0 0
Rochfort, M. A.	20 8 1856	50 0 0
Rodgers, M S.	22 2 1880	50 0 0
Rodrigues, J.	27 4 1872	16 0 0
Roer, E. B.	18 3 1866	50 0 0
Rogers, G. C.	7 5 1878	100 0 0
Rogers, M. A.	2 2 1872	50 0 0
Rose, E. S.	2 8 1875	18 0 0
Ross, R. A.	10 7 1870	40 0 0
Russell, C. E.	4 12 1852	25 0 0
Rutter, M.	17 8 1861	50 0 0
Carried over, Rs.	.....	20787 7 5

Names of Widows.	Date of Admission to Pension. D. M. Y.	Monthly Pension. Rs. As. P.
Brought over, Rs.	.....	20787 7 5
Sagriell, E C.	30 7 1874	50 0 0
Salter, E. M.	21 6 1878	75 0 0
Sandeman, E.	28 12 1868	100 0 0
Sanders, J. E.	3 4 1871	80 0 0
Sargent, M. A.	3 5 1858	30 0 0
Sayce, L M.	17 2 1876	50 0 0
Scott, E. B.	13 8 1875	100 0 0
Scott, M.	11 2 1857	50 0 0
Scott, R.	8 6 1857	25 0 0
Sevenoaks, A.A.M.	14 9 1871	50 0 0
Shelverton, R. G.	26 2 1871	120 0 0
Sinclair, E. S.	20 7 1875	60 0 0
Skinner, E. J.	25 10 1877	25 0 0
Smart, M L.	27 6 1860	50 0 0
Smith, E. L.	30 11 1878	50 0 0
Smith. G C.	4 11 1880	50 0 0
Smith, M.	2 4 1881	25 0 0
Smith, M J.	7 6 1878	25 0 0
Spear, J.	25 9 1880	70 0 0
Staines, C.	28 6 1880	50 0 0
Stark, J. A. R.	17 6 1866	32 0 0
Starling, L. W. (late Mrs Gomes) resumed	3 5 1863 12 2 1869	16 0 0
Stirling, M. E., late Mrs. O'Brien Smith	30 5 1880	32 0 0
Stevens. Mrs. E.	24 5 1879	30 0 0
Stubbs, P. B.	29 6 1878	20 0 0
Taaffe, M. (late Mrs. Rogers) resumed	18 3 1856 1 1 1877	50 0 0
Temple, E. M.	18 5 1865	100 0 0
Templeton, H.	27 11 1853	40 0 0
Thompson, E J.	1 2 1870	100 0 0
Thompson, M. A.	14 1 1879	150 0 0
Thomson, M.	2 10 1875	50 0 0
Thwaytes, M. F.	21 3 1876	100 0 0
Tronson, C. J.	27 1 1878	100 0 0
Tronson, L M.	30 10 1856	50 0 0
Tulloh, M. J.	27 5 1869	75 0 0
Turner, H. D.	4 8 1868	100 0 0
Tweedie, E. E. J.	21 9 1878	100 0 0
Twentymam, C M.M.	21 3 1865	50 0 0
Urage, J.	25 4 1864	25 0 0
Vander Beek, S.	10 7 1873	50 0 0
Vanderputt, J. F.	17 10 1879	40 0 0
Vaughan A. J.	27 11 1857	50 0 0
Vere, H.	23 10 1870	100 0 0
Carried over, Rs.	.....	23382 7 5

List of Incumbents—continued—Widows.

Names of Widows.	Date of Admission to Pension.	Monthly Pension.	Names of Widows.	Date of Amission to Pension.	Monthly Pension.
	D. M. Y.	Rs. A. P.		D. M. Y.	Rs. A P.
Brought over, Rs	.....	23,382 7 5	Brought over, Rs.	.....	23,932 7 5
Warde, E.	24 4 1856	50 0 0	Willisford, J. .	16 1 1869	32 0 0
Watkins. J. M.	19 4 1877	50 0 0	Wiltshire, E. M.	28 12 1869	100 0 0
Watson, A.	25 11 1850	50 0 0	Willmot, M. K.	15 8 1873	150 0 0
Watson, M.	8 5 1878	50 0 0	Windle, A. N.	18 8 1879	100 0 0
Watters, A. E.	4 4 1876	100 0 0	Woodrow, E.	11 10 1876	200 0 0
Weguelin, M. H.	24 6 1844	25 0 0	Woods, R. E.	3 6 1869	150 0 0
White, M. A.	13 12 1872	50 0 0	Wray, E·	13 5 1865	50 0 0
Whiteside. E. M.	16 9 1880	25 0 0	Wright, M. L.	12 1 1875	150 0 0
Wickham, M. A.	10 1 1870	50 0 0	Wyatt, S.	9 7 1867	100 0 0
Wilkinson, E.	9 12 1852	100 0 0			
Carried over, Rs.	.....	23 932 7 5	Total. Rs.	.....	24,964 7 5

WIDOWS.

Admitted from 1st May 1880 to 30th April 1881.

1.	Stirling, M E., (resumed) 30th May 1880	Rs.	32	0	0
2.	Clark, E. M., 16th May 1880	,,	150	0	0
3.	Fraser, C. E., 10th May 1880	,,	150	0	0
4.	Fountain, H. W., 10th May 1880	,,	50	0	0
5.	Falle, S. A. 25th June 1880	,,	100	0	0
6.	Beverley, E., 25th June 1880	,,	150	0	0
7.	Staines, C., 28th June 1880	,,	50	0	0
8.	L'Estrange, K. A., 20th June 1880	,,	100	0	0
9.	Joseph, E. C., 8th July 1880	,,	25	0	0
10.	Park. E. L., (resumed) 5th September 1880	,,	50	0	0
11.	O'Connor, T., 11th September 1880	,,	50	0	0
12.	Noad, H. C., 18th September 1880...	,,	100	0	0
13.	Spear, J., 25th September 1880	,,	70	0	0
14.	Marshall, M. C., 28th September 1879	,,	100	0	0
15.	Jones, H, Lloyd, 21st September 1880	,,	100	0	0
16.	Whiteside, E. M., 16th September 1880	,,	25	0	0
17.	Bolst, E., 19th October 1880	,,	25	0	0
18.	D'Souza, G., 25th November 1880...	,,	50	0	0
19.	Cooke, E. C., 1st November 1880	,,	100	0	0
20.	Alexander. R A. 14th November 1880	,,	125	0	0
21.	Smith, G. C., 4th November 1880	,,	50	0	0
22.	Moore, S., 13th November 1880	,,	100	0	0
23.	Ingels, E. E., 20th November 1880	,,	75	0	0
24.	Greenway, E., 25th November 1880	,,	150	0	0
25.	Price, M., 17th December 1880	,,	60	0	0
26.	Behr, M. L., 4th January 1881	,,	75	0	0
27.	Mackay, M. A., 12th January 1881	,,	200	0	0
28.	DeCosta, A. S., 27th January 1881	,,	40	0	0
29.	Noel, M. (resumed), 20th January 1881	,,	16	0	0
30.	Baxter, H. V. (resumed), 9th January 1881	,,	50	0	0
31.	George, R. E., 19th February 1881...	,,	50	0	0
32.	Houghton, L., 12th April 1881	,,	100	0	0
33.	Smith, M , 2nd April 1881	,,	25	0	0
34.	Cutter, H. B. L., 9th April 1881	,,	100	0	0
		Total Rs.	2,693	0	0

List of Incumbents—continued.

SONS.

Names of Sons.	Date of Admission to Pension.			Monthly Pension.			Names of Sons.	Date of Admission to Pension.			Monthly Pension.		
	D.	M.	Y.	Rs.	As.	P.		D.	M.	Y.	Rs.	As.	P.
Algie, J. A.	19	7	1878	80	0	0	Brought over, Rs.	.....			1305	0	0
Anderson, A. C.	21	7	1878	25	0	0	Cornabi, W. B. P.	30	3	1878	25	0	0
Anderson, J. D.	21	7	1877	25	0	0	Cotton, C. W. G.	17	1	1879	80	0	0
							Counsell, J. J.	4	7	1879	30	0	0
Baboneaux, A. W. H.	7	4	1866	20	0	0	Counsell, R. J.	4	7	1879	30	0	0
Baptist, F. J. M.	16	1	1871	25	0	0	Culbert, P. J. G.	6	8	1870	40	0	0
Barr, R.	18	7	1874	16	0	0							
Bean, J. D. D.	8	1	1880	30	0	0	DaCosta, W. C.	12	1	1880	30	0	0
Bean, A.	8	1	1880	30	0	0	DaCosta, D. M,	12	1	1880	30	0	0
Behr, B. M. E.	4	1	1881	40	0	0	DeCourcy, E,	7	5	1871	30	0	0
Bell, F. S	21	11	1874	50	0	0	DeCourcy, J. B.	7	5	1871	30	0	0
Bell, L. M.	27	1	1875	30	0	0	DeGruyther, L. E.	6	11	1868	20	0	0
Bell, P. H.	27	1	1875	40	0	0	D'Souza, J R.	19	8	1877	30	0	0
Beverley, E. H.	25	6	1880	50	0	0	Dundas, P. H.	16	9	1875	25	0	0
Bickers, Algernon L.	7	10	1875	32	0	0	Dundas, R. T.	16	9	1875	25	0	0
Bickers Austin L.	7	10	1875	32	0	0							
Bickers, W. L.	7	10	1875	32	0	0	Fabian, W. P.	13	3	1869	25	0	0
Billon, H E. S.	26	9	1874	10	0	0	Falle, P. E. V.	25	6	1880	52	0	0
Blewitt, R. W.	23	8	1876	16	0	0	Fairhall, C. W.	21	2	1876	10	0	0
Blewitt. T. W.	23	8	1876	16	0	0	Fairhall, H. A.	21	2	1876	10	0	0
Blochmann, H. O.	13	7	1878	40	0	0	Ferris, J. G.	19	3	1879	40	0	0
Bolst, H. G.	28	12	1878	25	0	0	Fleming, H. J. S.	20	4	1880	16	0	0
Bolst. H S	20	7	1878	20	0	0	Fox, J. K.	9	11	1879	32	0	0
Bolst, N. J.	20	7	1878	20	0	0	Fox, J. R, D.	18	10	1873	35	0	0
Bolst, T. C.	20	7	1878	20	0	0							
Bridgnell, C. J.	2	7	1878	32	0	0	Gasper, C. S.	8	6	1875	32	0	0
Bridgnell, C. K.	2	7	1878	16	0	0	Gasper, G. S.	8	6	1875	32	0	0
Bridgnell, O. St. C.	2	7	1878	30	0	0	Gasper, N. S.	8	6	1875	32	0	0
Bridgnell, V. J.	2	7	1878	30	0	0	Gasper, U. S.	8	6	1875	32	0	0
Brookes, R. M.	22	7	1874	32	0	0	Ghose, N. C.	21	5	1878	10	0	0
Butler, G. M.	23	11	1866	12	0	0	Ghose, U. C.	21	5	1878	10	0	0
Butler, F. H.	3	2	1876	25	0	0	Gonsalves, J. B. B.	27	11	1877	16	0	0
Byrne, D. J. O.	24	5	1875	40	0	0	Gordon, G. S.	4	2	1879	80	0	0
							Godfrey E. C.	22	8	1878	32	0	0
Campbell. J. E. F.	16	9	1878	80	0	0	Godfrey, E. L.	22	8	1878	32	0	0
Cardozo. W. B	30	3	1876	16	0	0	Godfrey, J. B.	22	8	1878	50	0	0
Chuckerbutty M, L.	3	3	1880	10	0	0	Godfrey, T. R,	22	8	1878	50	0	0
Chuckerbutty, R. L.	3	3	1880	10	0	0	Godfrey, V. A.	22	8	1878	32	0	0
Clarke, H. L.	22	1	1877	30	0	0	Grant, G. F.	17	10	1876	20	0	0
Clarke, F. W.	22	1	1877	30	0	0							
Cleghorn, G. T.	5	5	1867	16	0	0	Handford, W. B.	29	4	1870	50	0	0
Cleghorn, W, J.	5	5	1867	16	0	0	Handford, W. W.	29	4	1870	50	0	0
Coles, C. H. R.	17	3	1871	40	0	0	Hankin, W. E.	25	4	1878	50	0	0
Coles, H. E.	17	3	1871	35	0	0	Harris, F. G.	8	5	1877	16	0	0
Coles, J. A.	17	3	1871	65	0	0	Harris, H. M.	8	5	1877	16	0	0
Cornelius, E. C. F.	14	3	1878	16	0	0	Hearne, E. C. J.	6	6	1871	20	0	0
Carried over, Rs.	.....			1305	0	0	Carried over, Rs.	.....			2612	0	0

List of Incumbents—continued—Sons.

Names of Sons.	Date of Admission to Pension.	Monthly Pension.	Names of Sons.	Date of Admission to Pension.	Monthly Pension.
	D. M. Y.	Rs. As. P.		D. M. Y.	Rs As. P.
Brought over, Rs.	.....	2612 0 0	Brought over, Rs.	.....	3925 0 0
Hunt, C. G.	6 8 1868	16 0 0	Newman, C.	31 12 1877	80 0 0
			Newman, H.	31 12 1877	50 0 0
Ingels, A. L. V.	20 11 1880	40 0 0			
Ingels, V. V.	20 11 1880	40 0 0	Otto, E. R.	10 6 1869	30 0 0
			Otto, P. J.	10 6 1869	30 0 0
Jahans, A. M.	5 10 1871	25 0 0			
Jahans, C. M.	5 10 1871	25 0 0	Park, S. A.	5 9 1880	25 0 0
James, E. J. N.	30 9 1875	40 0 0	Payne, E. C.	28 8 1875	50 0 0
Jones, W. F.	6 2 1875	16 0 0	Peachey, G. C.	5 8 1869	80 0 0
			Pearson, G. K.	27 10 1874	50 0 0
Kavanagh, E. Y.	19 10 1868	50 0 0	Perreau, G. A.	27 12 1877	80 0 0
Kavanagh, J. G.	19 10 1868	50 0 0	Perreau, G. E.	27 12 1877	80 0 0
			Plummer, C. M.	6 9 1879	16 0 0
Lacey, C. B.	31 1 1870	48 0 0	Porter, P. J. A. G.	3 9 1877	20 0 0
Lacey, M. J.	16 2 1880	30 0 0	Price, A. G.	17 12 1880	20 0 0
Lacey, W. W.	31 1 1870	48 0 0	Priestley, A.	23 5 1878	50 0 0
Lamory, E. H. H.	29 5 1874	16 0 0	Priestley, C.	23 5 1878	50 0 0
Langley, A.	7 11 1878	16 0 0	Priestley, N G,	23 5 1878	50 0 0
Langley, H. V.	7 11 1878	10 0 0	Prince, W. J.	1 3 1870	50 0 0
L'Estrange, F. S.	20 6 1880	80 0 0			
L'Estrange, S. W.	20 6 1880	40 0 0	Ray, M. R, E.	24 5 1877	100 0 0
L'Estrange, W. O.	20 6 1880	40 0 0	Rayner, H. H.	9 7 1873	20 0 0
Linton, C. J. H.	2 1 1872	32 0 0	Ring, H M.	18 6 1879	25 0 0
			Robinson, J. A. G.	28 8 1878	40 0 0
Mackenzie, D. J. G.	22 10 1872	25 0 0	Robson, O. D.	17 4 1878	20 0 0
Mackenzie, K.	22 10 1872	25 0 0	Robson, J. W.	17 4 1878	20 0 0
McMillan, A. G.	21 12 1873	35 0 0	Robson, W. J.	17 4 1878	20 0 0
Macnamara, J. C.	16 4 1873	50 0 0	Rose, E.	2 8 1875	8 0 0
Maltby. C. E.	14 11 1866	30 0 0	Rose, J.	2 8 1875	8 0 0
Marklew, A. C.	5 11 1875	16 0 0	Ross. E. A.	2 10 1868	32 0 0
Marklew, E. J.	5 11 7875	16 0 0	Ruckstuhl, H. A. F.	1 11 1877	50 0 0
Marklew, G. E.	5 11 1875	16 0 0			
Marklew, J. D.	5 11 1875	16 0 0			
Marklew, W. C.	5 11 1875	16 0 0	Sagriell, E W.	30 7 1874	25 0 0
Marshall, R. A.	21 7 1875	16 0 0	Sandeman, A. M.	28 12 1868	32 0 0
Marshall, W. A.	21 7 1875	16 0 0	Shelverton, FitzG.F.	26 2 1871	80 0 0
Martin. A. F.	17 11 1872	44 0 0	Smith, V. J.	30 11 1878	40 0 0
Martin, R. D'O.	17 11 1872	80 0 0	Stark, W. E.	17 6 1866	16 0 0
Matthews, A J. M.	26 10 1879	20 0 0	Stuart, R T.	8 10 1880	16 0 0
Matthews, D. M.	26 10 1879	20 0 0	Stuart, W. T.	8 10 1880	16 0 0
Matthews, M.	26 10 1879	20 0 0	Swatman, C. A.	26 5 1865	10 0 0
Medley, F. W.	10 1 1879	10 0 0			
Medley, L. G,	10 1 1879	10 0 0	Tapsell, T. H.	19 12 1878	25 0 0
Medlicott, S.	9 5 1866	80 0 0	Thompson, H. R. W.	14 1 1879	50 0 0
Murray, S. R. G.	7 4 1879	80 0 0	Thompson, R. E. N.	14 1 1879	50 0 0
			Thwaytes, E. C.	21 3 1876	80 0 0
Newbond, M. H.	18 10 1876	10 0 0	Thwaytes, E. G.	21 3 1876	80 0 0
Carried over, Rs.	.....	3925 0 0	Carried over, Rs.	.....	5499 0 0

List of Incumbents—continued—Sons.

Names of Sons.	Date of Admission to Pension.	Monthly Pension.	Names of Sons.	Date of Admission to Pension.	Monthly Pension.
	D. M. Y.	Rs. As. P.		D. M. Y.	
Brought over, Rs.	.....	5499 0 0	Brought over, Rs.	.....	5635 0 0
Turnbull, D. R. G.	27 2 1869	40 0 0	Vere, H. V.	23 10 1870	60 0 0
Tweedie, M.	21 9 1878	16 0 0	Wickham, G.	10 1 1870	40 0 0
Vander-Beek, G. P.	10 7 1873	20 0 0	Williamson, C. M.	14 2 1879	40 0 0
Vanderputt, H. C.	17 10 1879	30 0 0	Windle, C. H.	18 8 1879	80 0 0
Vanderputt, J. H.	17 10 1879	30 0 0	Windle, H. W.	18 8 1879	60 0 0
Carried over, Rs.	.....	5635 0 0	TOTAL, Rs.	.....	5915 0 0

SONS

Admitted from 1st May 1880 to 30th April 1881.

				Rs: As. P.
1.	Falle, P. E. ...	25th June 1880	... ...	52 0 0
2.	Beverley, E. H. ...	25th June 1880	... ...	50 0 0
3.	L'Estrange, F. S ...	20th June 1880	... ...	80 0 0
4.	L'Estrange, S. W	20th June 1880	... ...	40 0 0
5	L'Estrange, W. O.	20th June 1880	... ...	40 0 0
6.	Stuart, R. T. ...	8th October 1880	... ...	16 0 0
7.	Stuart, W. T. ...	8th October 1880	... ...	16 0 0
8.	Ingels, A. L. V. ...	20th November 1880	... ...	40 0 0
9.	Ingels, V. V. ...	20th November 1880	... ...	40 0 0
10.	Park, S. A. ...	5th September 1880	... ...	25 0 0
11,	Price, A. G. ...	17th December 1880	... ...	20 0 0
12.	Whiteside, E. G. ...	16th September 1880	... ...	16 0 0
13.	Behr, E. M. E. ...	4th January 1881	... ...	40 0 0
			Total, Rs.	475 0 0

List of Incumbents—continued.

DAUGHTERS.

Names of Daughters.	Date of Admission to Pension.			Monthly Pension.			Names of Daughters.	Date of Admition to Pension.			Monthly Pension.		
	D.	M.	Y.	Rs.	A.	P.		D.	M.	Y.	Rs.	A.	P.
							Brought over, Rs.	.....			1596	0	0
Anderson, E. G.	21	7	1878	40	0	0	Bolst, E. G.	20	7	1878	20	0	0
Anderson, F. E.	21	7	1878	50	0	0	Bolst, A. M.	28	12	1878	25	0	0
Andews, P.	1	5	1858	50	0	0	Bolst, K. G.	28	12	1878	25	0	0
Augustin, E. L.	24	3	1879	25	0	0	Bolst, N. G.	28	12	1878	25	0	0
Augustin,, E. M.	24	3	1879	20	0	0	Bolst, S. G.	28	12	1878	25	0	0
Augustin, M. F.	24	3	1879	25	0	0	Bond, A.	12	10	1879	80	0	0
Avery, L. C.	11	1	1875	40	0	0	Brookes. A. C.	22	7	1874	40	0	0
							Butler. A. E.	3	2	1876	50	0	0
Ball. E. B.	31	5	1860	20	0	0	Butler, E. C.	3	2	1876	50	0	0
Bamber, A. C.	18	1	1873	50	0	0	Byrn, M. S.	1	4	1846	16	0	0
Bamber, F. E. C.	18	1	1873	50	0	0	Byrne, E. M.	24	5	1875	40	0	0
Baptist, E. J,	16	1	1871	25	0	0	Byrne, M. E.	24	5	1875	40	0	0
Baptist, M. C.	16	I	1871	20	0	0							
Barnes, A M.	3	3	1872	12	0	0	Campbell, C. M.	3	3	1857	32	0	0
Barnes, F. L.	3	3	1872	12	0	0	Campbell, H. C.	3	3	1857	32	0	0
Barr, E.	18	7	1874	16	0	0	Carberry, A. C.	26	9	1866	32	0	0
Barr, J. C.	18	7	1874	16	0	0	Cardozo, Eliza M.	30	3	1876	12	0	0
Barr, L. M.	18	7	1874	16	0	0	Cardozo, Eugenia M.	30	3	1876	12	0	0
Bartlett, M. R.	6	8	1868	30	0	0	Carleton, E. D.	2	10	1876	25	0	0
Baxter, E. M. L.	3	9	1865	75	0	0	Carleton, L. E. N.	3	10	1876	16	0	0
Bean, A. B.	8	1	1880	30	0	0	Carleton, S. A. S.	2	10	1876	16	0	0
Bean, A. R.	14	11	1866	32	0	0	Caw, E.	16	2	1875	16	0	0
Bean, C. S. J.	14	11	1866	32	0	0	Chuckerbutty, H.	3	3	1880	50	0	0
Bean, F. H.	14	11	1866	32	0	0	Clapperton, J. M.	21	9	1847	32	0	0
Behr, B E.	4	1	1881	40	0	0	Clark, A. E.	6	7	1847	12	12	9
Behr, M. C. S.	4	1	1881	40	0	0	Clark, E. M.	22	1	1880	30	0	0
Bell, A. A.	27	1	1875	40	0	0	Clark, F. H.	22	1	1880	30	0	0
Bell, A. L.	21	11	1874	50	0	0	Clark, L. M.	22	1	1880	30	0	0
Bell, F. E.	27	1	1875	40	0	0	Clarke, I. G.	22	1	1877	30	0	0
Bell, J. O'D.	8	4	1850	32	0	0	Clarke, M. C.	22	1	1877	30	0	0
Bell, L. E.	21	11	1874	50	0	0	Cleghorn, C.	5	5	1867	16	0	0
Bell, M. F.	21	11	1874	50	0	0	Cochburn, L.	27	10	1851	24	0	0
Bel. R. E.	21	11	1874	50	0	0	Cochburn, S. E.	27	10	1851	24	0	0
Berkeley, A. E,	13	1	1876	25	0	0	Cochburn, E. M.	29	9	1859	16	0	0
Berkeley, E. H.	13	1	1876	25	0	0	Coles E. M.	17	3	1871	40	0	0
Berkeley, L. C. M.	13	1	1876	24	0	0	Collins. C. G.	12	5	1857	16	0	0
Berkeley, M. E. P.	13	1	1876	24	0	0	Conlan. A. H.	30	5	1868	16	0	0
Betts, C. J. B.	14	5	1848	16	0	0	Conlan, C. J.	30	5	1868	16	0	0
Beverley, E. H.	25	6	1850	50	0	0	Cornabi, E. J. R.	30	3	1878	25	0	0
Beverley, L. A.	25	6	1880	50	0	0	Cosserat, R. S.	12	9	1874	50	0	0
Beverley, M. A.	25	6	1850	50	0	0	Cotton, C. L. L.	17	1	1879	60	0	0
Bickers, M. E.	7	10	1875	32	0	0	Cotton. M. A. L.	17	1	1879	60	0	0
Bi on, A. E.	26	9	1874	10	0	0	Counsell, A. E.	4	7	1879	30	0	0
Billon, C. E.	26	9	1874	10	0	0	Counsell, E. L.	4	7	1879	30	0	0
Billon, M.. L. I.	26	9	1874	10	0	0	Crawford, E. A.	15	5	1871	40	0	0
Blochmann, E. M.	13	7	1878	80	0	0	Crow, C.	27	4	1847	16	0	0
Blochmann, M. A. M.	13	7	1878	80	0	0	Culloden, N. E.	16	9	1874	20	0	0
Carried over, Rs.	.....			1596	0	0	Carried over, Rs.	.....			2923	12	9

List of Incumbents—continued—Daughters.

Names of Daughters.	Date of Admission to Pension.	Monthly Pension.	Names of Daughters.	Date of Admission to Pension.	Monthly Pension.
	D. M. Y.	Rs. As. P.		D. M. Y.	Rs. As. P.
Brought over Rs.	.....	2923 12 9	Brought over, Rs.	.....	4266 12 9
DaCosta, A. H.	15 1 1880	40 0 0	George, J. A.	2 12 1876	20 0 0
DaCosta, E. H.	15 1 1880	40 0 0	George, E J.	2 12 1876	16 0 0
DaCosta, J. H.	15 1 1880	40 0 0	George, E. M.	2 12 1876	16 0 0
DaCosta, D. H.	15 1 1880	40 0 0	George, E. H.	9 2 1880	40 0 0
Daly C.	29 9 1862	32 0 0	Godfrey, E. B.	22 8 1878	40 0 0
Davey, E. H. M.	10 8 1875	40 0 0	Godfrey, L. E.	22 8 1878	40 0 0
Davis, M. C.	5 12 1871	16 0 0	Gonsalves, D. S. B.	27 11 1877	20 0 0
Davis, B. M.	29 8 1877	50 0 0	Gordon, E. H.	4 2 1879	80 0 0
Davis, C. C.	29 8 1877	50 0 0	Gordon, P. R.	2 4 1853	16 0 0
Davis, M. G.	29 8 1877	50 0 0	Gordon, S. G.	2 4 1853	16 0 0
DeCruz, H. A.	17 11 1874	80 0 0	Gould, C. S.	26 12 1849	16 0 0
DeCruze, A. A.	21 10 1870	16 0 0	Graham, S. E.	19 8 1867	50 0 0
DeCruze, E. J.	21 10 1870	16 0 0	Graham, L. A.	20 7 1858	20 0 0
DeCruze, S. A.	21 10 1870	16 0 0	Grant, M. C. A.	17 10 1876	20 0 0
DeGruyther, L. E. B.	6 11 1868	20 0 0	Grant, M. L.	17 10 1876	20 0 0
DeGruylher, R. G.	6 11 1868	20 0 0			
Denham, A. C.	26 10 1858	32 0 0	Hand, E. C.	14 4 1880	80 0 0
Denham, A. M.	26 10 1858	32 0 0	Handford, A. E.	29 4 1870	50 0 0
Denham, H. G.	26 10 1858	32 0 0	Hankin, A. M.	25 4 1878	50 0 0
DeRozario, E. E.	21 10 1857	16 0 0	Harris, H. C.	8 5 1877	16 0 0
DeSouza, M. J.	25 11 1880	25 0 0	Harris, M. V.	8 5 1877	16 0 0
Dodsworth, C. T.	28 9 1857	16 0 0	Hearne, M. A. E.	6 6 1871	16 0 0
Dodsworth, W. W.	28 9 1872	16 0 0	Henwood, S. K. A.	19 7 1849	16 0 0
Dormieux, E. R.	20 12 1879	40 0 0	Hickie, Eva	28 6 1876	32 0 0
Dove, A. E.	25 4 1875	50 0 0	Hickey, F. I. G.	15 1 1872	50 0 0
Dublin, S. J.	25 10 1867	25 0 0	Hill, A. M. S.	13 5 1865	16 0 0
Dundas, L. J.	16 9 1875	25 0 0	Hill, F. A. B.	28 11 1858	32 0 0
Dundas, M. U.	16 9 1871	25 0 0	Hill. I. M.	28 11 1858	32 0 0
Dunn, A. C. H.	5 7 1875	50 0 0	Hill, K. M.	13 5 1865	16 0 0
			Hill, N. A.	28 11 1858	32 0 0
Eede, M. E.	13 7 1862	50 0 0	Hough, J. A.	5 4 1867	32 0 0
			Howe, E. A.	18 10 1879	50 0 0
Falle, N. V.	25 6 1880	52 0 0	Howe, R. S.	18 10 1879	50 0 0
Fallon, M. D.	3 10 1880	50 0 0	Hunt, M. J.	6 8 1868	16 0 0
Fairhall, A. M.	21 2 1876	10 0 0			
Fairhall, S. F.	21 2 1876	10 0 0	Ingels, E. E. V.	20 11 1880	30 0 0
Ferris, C. H.	19 3 1879	40 0 0	Ingels, M. A. V.	20 11 1880	30 0 0
Ferris, E.	19 3 1879	40 0 0			
Fleming, A. M.	20 4 1880	16 0 0	Jahans, W. M.	5 10 1871	25 0 0
Floyd L. G.	21 12 1866	10 0 0	James, A. N.	30 9 1875	40 0 0
Fox, L. A. M.	18 10 1873	35 0 0	James, M. R.	30 9 1875	40 0 0
Fox, M. E. K.	9 11 1879	32 0 0	Johnston, J. M. L.	27 11 1872	80 0 0
			Johnston, C. C.	11 2 1855	32 0 0
Gardener, E. M.	30 4 1855	32 0 0	Johnston, L. C.	11 2 1855	32 0 0
George, A. E.	2 12 1876	16 0 0	Johnstone, E. A.	17 9 1859	16 0 0
Carried over, Rs.	.....	4266 12 9	Carried over, Rs.	.....	5623 12 9

List of Incumbents—continued—Daughters.

Names of Daughters.	Date of Admission to Pension.	Monthly Pension.	Names of Daughters.	Date of Admission to Pension.	Monthly Pension.
Brought over, Rs.	D. M. Y.	Rs. As. P. 5623 12 9	Brought over, Rs.	D. M. Y.	Rs. As. P. 7167 12 9
Johannes, E. M.	23 4 1864	25 0 0	Mann, L. C.	15 7 1864	32 0 0
Jones, M.	14 2 1873	50 0 0	Manuel, J.	22 3 1869	20 0 0
Jones, M. C.	6 2 1879	16 0 0	Marshall, A. L.	21 7 1875	16 0 0
			Marshall, F. E.	21 7 1875	16 0 0
Kavanagh, A. C.	19 10 1868	62 0 0	Martin, M.	17 11 1872	48 0 0
Kelly, E. A.	3 6 1871	16 0 0	Martin, T. A.	17 11 1872	48 0 0
Kelly, I. S.	3 6 1871	16 0 0	Medley, A. L.	10 1 1879	10 0 0
Kerr, E O.	20 6 1872	50 0 0	Medley, L. A. E.	10 1 1879	10 0 0
Kerr, M. E.	20 6 1872	50 0 0	Medley, O. G.	10 1 1879	10 0 0
Kiernander, A. E.	3 4 1874	50 0 0	Michael, A. F.	4 10 1852	16 0 0
Kiernander, E. E.	3 4 1874	50 0 0	Minor, Margaret.	22 8 1876	16 0 0
Kiernander, F. K.	3 4 1874	50 0 0	Minor, Kathleen,	22 8 1876	16 0 0
King, F.	11 12 1870	32 0 0	Minor, Mabel	22 8 1876	16 0 0
King, A. C.	13 11 1878	40 0 0	Minor, Maud	22 8 1876	16 0 0
King, Agnes M.	13 11 1878	40 0 0	Murray, C. J.	7 4 1879	80 0 0
King, Alice M.	13 11 1878	40 0 0			
King, M. E.	13 11 1878	40 0 0	Namey, L H.	13 9 1873	8 0 0
Kitchen, A. L.	16 6 1857	16 0 0	Newbond, M. V. L.	18 10 1876	10 0 0
Kitchen, A. W.	16 6 1857	16 0 0	Newman, A.	31 12 1877	75 0 0
Lacey, A. C.	16 2 1880	30 0 0	O'Brien, A. M.	28 11 1862	25 0 0
Lacey, A. J.	16 2 1880	30 0 0	O'Brien, Maude	28 11 1862	25 0 0
Langley, E. M.	7 11 1878	10 0 0	O'Connor, K.	11 9 1880	25 0 0
Langley, L.	7 11 1878	16 0 0	O'Connor, M. T.	11 9 1880	40 0 0
Langley, M. M.	7 11 1878	16 0 0	O'Connor, E. J. L.	11 9 1880	32 0 0
Lawson, L. S.	2 5 1858	50 0 0	O'Donel, J.	22 4 1872	50 0 0
L'Estrange, A.	20 6 1880	40 0 0	O'Flaherty, K.	26 11 1867	80 0 0
Lewis, A. C.	25 10 1868	16 0 0	Oliver, E. C.	15 4 1878	30 0 0
Lewis, E. F.	25 10 1868	16 0 0	Otto, A. M.	10 6 1869	30 0 0
Lewis. J.	25 10 1868	16 0 0	Otto, E. G.	10 6 1869	30 0 0
Little, E .A. V.	28 1 1881	50 0 0	Otto, F. E.	10 6 1869	30 0 0
Little, C. E.	28 1 1881	50 0 0			
Login, F. C.	5 6 1874	50 0 0	Park, E M. A.	5 9 1880	20 0 0
Lowrie, H. L. M.	24 6 1865	20 0 0	Payne, C. E.	28 8 1875	50 0 0
			Payne, F. A.	28 8 1875	50 0 0
McConnell, C. E.	29 2 1876	40 0 0	Payne, I. M.	28 8 1875	50 0 0
McDonald, L. A. C.	4 12 1868	80 0 0	Peachey, L. A.	8 8 1869	60 0 0
Mackay, M. L. A.	12 1 1881	80 0 0	Pearson. C. M.	27 10 1874	50 0 0
Mackay, F. L. A.	12 1 1881	50 0 0	Pereira, E. H.	2 6 1864	20 0 0
Mackenzie, A. E. J.	22 10 1872	25 0 0	Pereira L. J.	18 1 1875	30 0 0
Mackenzie, F.	22 10 1872	25 0 0	Pinto. E. A.	5 4 1880	4 0 0
McMillan, A. M, E.	21 12 1873	35 0 0	Pocock, E.	27 12 1872	16 0 0
Madge, I. C.	10 12 1878	50 0 0	Pogson. A. St. A.	18 4 1878	40 0 0
Maltby, C. A.	14 11 1866	60 0 0	Pogson, G. E.	18 4 1878	20 0 0
Maltby, G. H.	14 11 1866	30 0 0	Poole, A. G.	19 12 1850	16 0 0
Carried over, Rs.	.....	7167 12 9	Carried over, Rs.	.....	8453 12 9

List of Incumbents—continued—Daughters.

Names of Daughters.	Date of Admission to Pension.	Monthly Pension.	Names of Daughters	Date of Admission to Pension.	Monthly Pension.
	D. M. Y.	Rs. As. P		D. M Y.	Rs. As. P.
Brought over, Rs.	.....	8453 12 9	Brought over, Rs.	.....	9663 12 9
Porter, M. E.	3 9 1877	16 0 0	Sagriell, I. C.	30 7 1874	45 0 0
Porter, A. M.	3 9 1877	16 0 0	Sandeman, C. O.	28 12 1868	32 0 0
Porter, M. A.	3 9 1877	16 0 0	Sandeman, E. C.	14 9 1866	50 0 0
Porter, F A. D.	3 9 1771	20 0 0	Sandeman, H. E.	28 12 1868	32 0 0
Price, A. E. G.	10 7 1851	8 0 0	Sandeman, K. M.	28 12 1868	32 0 0
Price, E. M. J.	17 12 1880	20 0 0	Sanders. C. M.	3 4 1871	50 0 0
Priestley. E.	23 5 1878	50 0 0	Sanders, G. E.	3 4 1871	50 0 0
Priestley. E. A.	23 5 1878	50 0 0	Sanderson, L. C.	8 6 1861	25 0 0
Priestley, E F.	23 5 1878	50 0 0	Scott, E. J. P.	10 2 1873	20 0 0
Priestley, L. M.	23 5 1878	50 0 0	Shaw, C. E.	14 5 1875	50 0 0
Prince, A. E.	1 3 1761	30 0 0	Shelverton, E. F.	26 2 1871	32 0 0
Prince, E. S.	1 3 1876	40 0 0	Shelverton, F. F.	26 2 1871	32 0 0
Purchase, A. B.	25 3 1871	25 0 0	Shelverton, May F.	26 2 1871	32 0 0
Purchase, F. E.	25 3 1871	25 0 0	Shelverton, Mabel F.	26 2 1871	32 0 0
Purves, J. L.	17 10 1870	16 0 0	Shelverton, Minna F.	26 2 1871	32 0 0
			Shelverton, S. F.	26 2 1871	32 0 0
Ray, E. L. R.	24 5 1877	80 0 0	Skinner, H.	25 10 1877	10 0 0
Rayner, A. F.	9 7 1873	20 0 0	Smith, A. J. W.	7 6 1878	12 0 0
Rayner, E. J.	9 7 1873	20 0 0	Smith, F. E.	30 11 1878	40 0 0
Rebeiro, A. O.	23 4 1867	16 0 0	Smith, K. M.	30 11 1878	40 0 0
Rice, K.	24 6 1860	8 0 0	Spear, M. R.	25 9 1880	50 0 0
Ricketts, E. G.	12 11 1878	50 0 0	Spear, H. G.	25 9 1880	48 0 0
Ring, N. J.	15 6 1879	25 0 0	Spear, J. A.	25 9 1880	48 0 0
Robertson, A. E.	26 7 1865	16 0 0	Stark, E. J.	17 6 1866	32 0 0
Robertson, A. M.	26 7 1865	16 0 0	Strong, J.	26 3 1853	20 0 0
Robinson, A. A.	28 8 1878	40 0 0	Strong, J. C.	26 3 1853	20 0 0
Robinson, M. J.	28 8 1863	50 0 0	Stuart, A. J.	9 7 1863	50 0 0
Robson, H. L.	17 4 1878	35 0 0	Stuart, H. E.	9 7 1863	50 0 0
Rodgers, D. A.	22 2 1880	25 0 0	Stuart, J. S.	9 7 1863	50 0 0
Rodgers, M. A.	22 2 1880	25 0 0	Stuart, J. H.	8 10 1880	16 0 0
Rodrigues, C. F.	26 4 1872	10 0 0	Sturmer, M.	8 10 1838	16 0 0
Rodrigues, E. J.	26 4 1872	10 0 0	Sunder, A. W.	17 4 1863	16 0 0
Rodrigues, M. L.	6 7 1878	30 0 0			
Rodrigues O. C.	12 8 1866	16 0 0	Thompson, G. B. C.	23 8 1871	50 0 0
Rodrigues, P. E.	26 4 1872	10 0 0	Thompson, H. G. T.	14 1 1879	50 0 0
Rogers, A. C.	7 5 1878	60 0 0	Thompson, M. E. D.	1 1 1874	80 0 0
Rogesr, F.	19 3 1856	32 0 0	Thornton, A. H.	1 11 1872	32 0 0
Rogers, M. G.	19 3 1856	32 0 0	Thornton, L. G.	1 11 1872	32 0 0
Rose, E. E.	2 8 1875	8 0 0	Thriepland, L.	7 6 1857	16 0 0
Rose, H. A.	2 8 1875	8 0 0	Thwaytes, E L.	21 3 1876	50 0 0
Rose, L.	2 8 1875	8 0 0	Thwaytes, M. E.	21 3 1876	32 0 0
Rutter, E.	17 8 1861	32 0 0	Turnbull, M. E. M.	27 2 1869	40 0 0
Rutter, M.	17 8 1861	32 0 0	Tweedie, E. E.	21 9 1878	32 0 0
Ryland, A. A.	1 5 1853	32 0 0	Tweedie, H. S.	21 9 1878	32 0 0
Ryland, S. M.	1 5 1853	32 0 0	Tweedie, M.	21 9 1878	32 0 0
Carried over, Rs.	.....	9663 12 9	TOTAL, Rs.	.....	11237 12 9

List of Incumbents—continued—Daughters.

Names of Daughters.	Date of Admission to Pension.	Monthly Pension.	Names of Daughters.	Date of Admission to Pension.	Monthly Pension.
	D M. Y.	Rs. As. P.		D. M. Y.	Rs. As. P.
Brought over, Rs.	.....	11,237 12 9	Brought over, Rs.	.....	11,477 2 9
Vander-Beek, A. M	10 7 1873	20 0 0	Wickham, M. A.	10 1 1870	32 0 0
Vanderputt. A. A. L.	17 10 1879	20 0 0	Williamson, A. S. K.	14 2 1879	40 0 1
Vaughan, M.	27 11 1857	16 0 0	Williamson, E. M. F. H	14 2 1879	35 0 0
Vere, A. E.	23 10 1870	80 0 0	Windle, M.	18 8 1879	50 0 0
			Wiseham E. G.	14 8 1864	32 0 0
Welsh, A. A.	3 5 1853	32 0 0	Wood, M. A. S.	12 6 1879	16 0 0
Whiteside, C, F.	16 9 1880	16 0 0	Wyatt, A. S.	9 7 1867	40 0 0
Whiteside. M F.	16 9 1880	16 0 0	Wyatt, F.	9 12 1857	16 0 0
Wickham, A. L.	10 1 1870	40 0 0			
Carried over, Rs.	.....	11,477 12 9	TOTAL, Rs.	.....	11,738 12 9

DAUGHTERS

Admitted from 1st May 1880 to 30th April 1881.

1.	B. E. Behr,	...	4th January, 1880 ...	Rs.	40	0 0
2.	M. C. S. Behr,	...	4th January 1881 ...	„	40	0 0
3.	L. A. Beverley,	...	25th June 1880 ...	„	50	0 0
4.	M. A. Beverley,	...	25th June 1880 ...	„	50	0 0
5.	E. H. Beverley,	...	25th June 1880 ...	„	50	0 0
6.	M. J. D'Souza,	...	25th November 1880	„	25	0 0
7.	N. V. Falle,	...	25th June 1880 ...	„	52	0 0
8.	M. D. Fallon,	...	3rd October 1880 ...	„	50	0 0
9.	E. H. George,	...	9th February 1881 ...	„	40	0 0
10.	C. E. V. Ingels,	...	20th November 1880...	„	30	0 0
11.	M. A. D. Ingels,	...	20th November 1880...	„	30	0 0
12.	E. M. Little,	...	28th January 1881 ...	„	50	0 0
13.	C. E. Little,	...	28th January 1881 ...	„	50	0 0
14.	A. L'Estrange,	...	20th June 1880 ...	„	40	0 0
15.	M. A. Mackay,	...	12th January 1881 ...	„	80	0 0
16.	F. L. A. Mackay,	...	12th January 1881 ...	„	50	0 0
17.	K. O'Connor,	...	11th November, 1880	„	25	0 0
18.	M. D. O'Connor,	...	11th November 1880...	„	40	0 0
19.	E. J. L. O'Connor,	...	11th November 1880...	„	32	0 0
20.	E. M. A. Park,	...	5th September 1880 ...	„	20	0 0
21.	E. M. J. Price,	...	17th December 1880...	„	20	0 0
22.	M. R. Spear,	...	25th September 1880..	„	50	0 0
33.	H. G. Spear,	...	25th September 1880	„	48	0 0
24.	J. H. Spear,	...	25th September 1880..	„	48	0 0
25.	J. H. Stuart,	...	8th October 1880 ...	„	16	0 0
26.	C. F. Whiteside,	...	16th September 1880..	„	16	0 0
27.	M. F. Whiteside,	...	16th September 1880..	„	16	0 0
			Total, Rs.		1,058	0 0

LIST OF INCUMBENTS

Whose pensions have lapsed in the course of the year 1880-81.

WIDOWS.

Names of Incumbents.	When admitted to pension.	When pension ceased.	Monthly pension.
1 Bradley, C. ...	28th September 1860.	Died 26th December 1880.	50 0 0
2 Cornelius, M. E. ...	14th May 1878.	Re-married 20th July 1880.	50 0 0
3 Lynch, M. A. ...	29th October 1877.	Re-married 21st September 1880.	50 0 0
4 Numey, M. A. ...	13th September 1878.	Died 15th November 1880.	16 0 0
5 Bryan, H. N. ...	9th October 1878.	Re-married 31st July 1880.	32 0 0
6 Hickie, J. ...	5th July 1870.	Re-married 30th May 1880.	100 0 0
7 Minor, M. ...	27th August 1877.	Re-married 7th July 1880.	50 0 0
8 Tapsell, M. A. ...	12th December 1878.	Died 8th October 1880.	50 0 0
9 Thompson, M. J. ...	1st January 1874.	Died 1st November 1880.	100 0 0
10 Pereira, N. A. ...	16th May 1877.	Died 22nd September 1880.	30 0 0
11 Staines, S. ...	23rd June 1865.	Died 12th November 1877.	40 0 0
12 Macdonald, E. J. ...	22nd June 1865.	Died 8th October 1879.	100 0 0
13 Lacroix, H. ...	9th August 1859.	Died 25th October 1880.	70 0 0
14 MacVicars, J. G. ...	1st September 1848.	Died date unknown	33 5 4
15 Lucas, M. ...	13th June 1862.	Died date unknown	25 0 0
16 Powell, E. ...	7th August 1861.	Died date unknown	50 0 0
		Total, Rupees	846 5 4

LIST OF INCUMBENTS—continued.

Whose pensions have lapsed in the course of the year 1880-81.

SONS.

	Names of Incumbents.	When admitted to pension.	When pension ceased.	Monthly pension. Rs.	As.	P.
1	James, A. W. N. ...	30th September 1875.	Attained age 21st January 1881.	40	0	0
2	King, J. G. ...	11th December 1870.	Ditto 4th November 1880.	32	0	0
3	Rodrigues, J. C. ...	26th April 1872.	Ditto 17th June 1880.	10	0	0
4	Turnbull, S. E. B. ...	27th February 1869.	Ditto 11th March 1881.	40	0	0
5	Bickers, E. L. ...	7th October 1875.	Ditto 19th June 1880.	32	0	0
6	Brookes, E. H. ...	22nd July 1874.	Ditto 20th May 1880.	32	0	0
7	Butler, A. M. L. ...	23rd November 1866.	Ditto 22nd October 1880.	12	0	0
8	Hankin, A. C. ...	25th April 1878.	Ditto 21st June 1880.	50	0	0
9	Login, W. E. G. ...	5th June 1874.	Ditto 26th October 1880.	50	0	0
10	Marklew, F. W. ...	5th November 1875.	Ditto 26th September 1880.	16	0	0
11	Parson, H. R. ...	11th March 1875.	Ditto 30th June 1880.	32	0	0
12	Hudson, R. G. ...	7th February 1869.	Ditto 9th February 1881.	25	0	0
13	Kavanagh, J. N. ...	19th October 1868.	Ditto 25th September 1880.	60	0	0
14	Ray, G. G. C. ...	24th May 1877.	Ditto 4th December 1880.	70	0	0
15	Whiteside, E. G. ...	11th September 1880.	Died 20th October 1880.	16	0	0
16	Medley, H. W. ...	10th January 1881.	Died 11th March 1881.	10	0	0
17	Marshall, E. C. ...	21st July 1875.	Attained age 16th April 1881.	16	0	0
18	Byrne, O. W. ...	24th May 1875.	Died 24th April 1881.	40	0	0
			Total, Rupees	583	0	0

LIST OF INCUMBENTS.

Whose pensions have lapsed in the course of the year 1880-81.

DAUGHTERS.

	Names of Incumbents.	When admitted to pension.	When pension ceased.	Monthly Pension. Rs. As. P.
1	Bartlett, A. ...	6th August 1868.	Married, 20th January 1880.	30 0 0
2	Cleghorn, W. F. ...	5th May 1867.	Ditto 18th April 1881.	16 0 0
3	Harris, B. H. ..	8th May 1877.	Ditto 1st January 1881.	16 0 0
4	Howell, M. A. ...	7th November 1867.	Ditto 6th April 1881.	40 0 0
5	Hudson, A. M. ...	7th February 1869.	Ditto 7th July 1880.	25 0 0
6	Lamary, V. E. ...	29th May 1874.	Ditto 17th August 1880.	8 0 0
7	Plummer, A. L. ...	6th September 1879.	Ditto 17th August 1880.	16 0 0
8	Pogson, J. T. ...	18th April 1878.	Ditto 31st July 1880.	20 0 0
9	Purchase, E. L. ...	25th March 1871.	Ditto 29th October 1880.	25 0 0
10	Rebello, B. ...	20th April 1880.	Ditto 20th November 1880.	16 0 0
11	Rebeiro, A. S ...	23rd April 1867.	Died 16th February 1881	16 0 0
12	Reid, A. C. ...	11th August 1867.	Married, 11th September 1880.	40 0 0
13	Sandeman, A. C. ...	14th September 1866.	Ditto 5th February 1881.	50 0 0
14	Stevens, E. ...	24th May 1879.	Ditto 11th March 1881.	16 0 0
15	Cardozo, A. C. S. ...	30th February 1876.	Died 18th September 1880.	12 0 0
16	Baboncure, E. C. ...	7th April 1866.	Married, 5th July 1880.	30 0 0
17	Floyd, H. ...	21st December 1866.	Ditto 6th November 1880.	10 0 0
			Total, Rupees	386 0 0

LIST of SUBSCRIBERS who have been exempted from further

No. of the certificate granted under Rule 45 (a.)	Names of Subscribers.	Names and relation of Nominees.	
1	D. W. Madge	Emily Culley,	Daughter
3	R. A. Fink	Julia Mary,	Wife
4	W. L. Harwood ...	Matilda Sophia,	Wife
		Charlotte,	Daughter
		Eva,	do.
5	J. C. Mendies ...	Cecelia,	Wife
		Ditto	do.
		Ditto	do.
6	H. J. Joakim	Emily,	do.
		William,	Son
7	H. Andrews	Mary Ann,	Wife
9	W. H. Jones (1) ...	Jane,	do.
10	J. Taylor (1)	Fristiana,	do.
13	W. Heysham	Harriet,	do.
14	L. Teyen	Elizabeth Mary,	do.
15	W Scotland ...	Eleanor Rebecca,	do.
16	D. B. Thorpe	Caroline Matilda,	do.
17	W. Ivey	Emma,	do.
18	W. M. Graham ...	Eliza Anna,	do.
19	E. W. Hollingbery ...	Jessy Maria,	do.
21	T. Morgan	Lousia,	do.
23	H. Driver	Janet McKell,	do.
24	M. Constantine ...	Grace,	do.
25	R. Deefholts	Rose,	do.
26	P. A. Luckstedt ...	Sarah,	do.
27	W. T. Blewitt ...	Elizabeth Susanah,	do.
29	J. W. Twalling ...	Eliza Rebecca,	do.
30	J. Weston	Jessie,	Daughter
31	J. Rebello	Ann,	Wife
32	A. J. Sturmer... ...	Anne,	Daughter
		Alice,	do.
33	W. Reed	Eliza,	Wife
35	W. Glynn	Caroline Amelia,	Daughter
37	C. Porteous	Emma Lister,	Wife

payment of Subscriptions under Rule (45a).

Date of exemption.	Proportion and amount of monthly Pension to which eligible under the rule				Registered monthly subscription.			Remarks.
		Rs.	As.	P.	Rs.	As.	P.	
2nd Augt. 1877.	Full	50	...	...	13	2	...	
7th Augt. 1877.	do.	25	...	...	8	1	...	
10th Augt. 1877.	do.	60	...	...	20	2	...	
10th Augt. 1877.	do.	25	...	...	6	12	...	
10th Augt. 1877.	do.	25	...	...	8	10	...	
12th Augt. 1877.	17/24	17	11	...	10	9	...	
12th Augt. 1877.	1/24	5	...	...	3	...	...	
12th Augt. 1877.	1/21	4	9	...	4	5	...	
14th Augt. 1877.	1/28	41	5	...	22	4	..	
14th Augt. 1877.	1/21	15	4	...	6	15	...	
15th Augt. 1877.	Full	100	...	...	32	13	...	
4th Sept. 1877.	do.	75	...	...	27	15	...	
4th Sept. 1877.	do.	50	...	...	19	4	...	
12th Sept. 1877.	do.	30	...	...	9	12	...	
12th Sept. 1877.	do.	50	...	...	16	10	...	
18th Sept. 1877.	do.	30	...	...	12	12	6	
25th Sept. 1877.	do.	50	...	...	16	3	...	
29th Octr. 1877.	23/28	32	4	...	14	13	...	
12th Octr. 1877.	Full	50	...	..	17	11	...	
13th Octr. 1877.	do.	50	...	...	16	8	...	
16th Octr. 1877.	do.	38	...	...	15	7	...	
18th Octr. 1877.	do.	100	...	...	34	4	...	
21st Octr. 1877.	do.	20	...	...	8	9	...	
26th Octr. 1877.	do.	20	...	...	7	...	...	
16th Octr. 1877.	do.	33	5	4	14	1	...	
27th Octr. 1877.	do.	50	...	...	17	8	...	
16th Octr. 1877.	do.	30	...	...	11	2	...	
24th Octr. 1877.	do.	32	...	...	9	13	...	
30th Octr. 1877.	do.	100	...	...	38	3	...	
31st Octr. 1877.	do.	32	...	...	9	...	...	
31st Octr. 1877.	do.	16	...	—	5	5	...	
1st Novr. 1877.	do.	8	5	4	2	14	...	
13th Novr. 1877.	do.	100	...	...	42	3	...	
20th Novr. 1877.	31/24	31	4	...	18	12	...	
Carried over,	Rs.	1,396	15	8	522	2	6	

LIST of SUBSCRIBERS who have been exempted from further

No. of the certificate granted under Rule 45 (a.)	Names of Subscribers.	Names and relation of Nominees.	
39	E. McDonell	Anne Charlotte,	Wife
40	W. Brennand	Iris,	Wife
41	J. Christie	Mary,	Wife
42	J. H. Reily	Catherine Martha	Daughter
		Ditto	do.
		Annie Edith	do.
43	J. R. B. Bennett ...	Isabella Jane	do.
44	C. A. Pritchard ...	Honoria	Wife
		Mary Julia Elizabeth	Daughter
45	T. Gregory, Jr. ...	Jane Amelia	do.
46	J. Butterfield	Martina	Wife
47	J. C. Davidson ...	Agnes Helen	do.
48	A. Phillips	Robert Howell	Son
		Leslie Howel	Son
		Delia Delphine	Daughter
49	J. W. Twalling ...	Ellen Buchanan	do.
50	R. H. Smith	Harriet	Wife
51	W. Heysham... ...	Harriet	do.
		Harriet	Daughter

payment of Subscriptions under Rule (45a).

Date of exemption.	Proportion and amount of monthly Pension to which eligible under the rule.				Registered monthly subscription.			Remarks.
Brought forward	Rupees.	1,396	15	8	522	2	6	
16th Novr. 1877.	Full	100	...	...	42	10	...	
23rd Novr. 1877.	do.	50	...	...	17	7	...	
7th Dec. 1877.	do.	60	...	...	20	4	...	
1st April 1878.	29/64	29	7	...	11	...	...	
1st April 1878.	5/11	5	11	...	2	12	...	
1st April 1878.	30/32	30	14	...	15	4	...	
10th April 1878.	Full	50	...	...	15	5	...	
21st May 1878.	Full	40	...	...	13	11	9	
21st May 1878.	Full	12	...	...	4	2		
1st June 1878.	Full	16	...	...	4	6	...	
4th June 1878.	Full	16	...	...	7	...	...	
7th June 1878.	23/32	46	11	...	16	10	..	
20th June 1878.	1/2	10	...	...	5	...	..	
20th June 1878.	1/2	10	...	...	5	14	...	
20th June 1878.	1/2	10	...	...	8	2	..	
3rd July 1878.	Full	15	...	...	4	11	...	
20th July 1878.	Full	50	...	...	18	..	...	
29th July 1878.	Full	20	...	...	6	8	...	
29th July 1878.	Full	32	...	...	8	3	...	
	Total ..	2,000	10	8	749	0	3	

APPENDIX.

PART II.

Circular No. 1.

FROM W. H. RYLAND, ESQ.,

Secy., Uncovenanted Service Family Pension Fund,

To

Calcutta, the 18th April 1881.

DEAR SIR,

ADVERTING to paragraphs 5, 6, and 7, of the last Annual Report, the Directors have given very anxious consideration to the subject of the abatements for the ensuing year and they have consulted the Actuary, Mr. Finlaison, as to the amount which may safely be divided. The following is his reply, dated the 24th February last:—

"With regard to the amount of the surplus for division, I beg leave to say I still consider, in view of the desirability of spreading the distribution over a series of years, that it is not advisable to part with more than fifteen per cent. per annum of the surplus as it is now computed. This amount of bonus will reduce the surplus on the Children's Branch to a sum which is within a measurable distance of ten per cent. of the net liability; that is to say, of the amount which in my opinion, should if possible be kept in hand for the security of the pensioners.

The allusion in your letter to some expressions of disappointment which have been made with regard to the diminished amount of surplus, renders it desirable to call attention to the amount of profit already divided, and also to the increase in recent years to the pension list. An examination of the amount of the tangible assets at 1st May 1880, with the statements of the previous years, will show a marked retardation in the rate of their annual increase. This fact is a practical illustration of the circumspection necessary in forming a decision upon the amount of profit to be divided with safety."

2. The sums which thus become available for distribution, namely 15 per cent. of the surplus, are Rs. 74,814 in the Widows' Fund, and Rs. 42,787 in the Children's Fund. The surplus in both the branches being below one third of the net liabilities, the Directors are still precluded, under Rule 55, from making any abatements from the reserve fund; and they must therefore have recourse to the rule given on the margin which was provisionally sanctioned and adopted last year. Adhering to the proportions therein laid down, the divisible surplus will afford the following rates of reduction on original subscriptions.

Subscribers of 5 years standing—16 per cent.

Subscribers of 10 years standing—28 per cent.

Subscribers of 15 years and upwards—40 per cent.

Proposed new Rule in substitution for Rules 54 and 55.

That the surplus capital declared upon the report of the Actuary to exist at the date of such valuation shall form a Reserve Fund.

A portion not exceeding 15 per cent. of the reserve fund shall be available for the reduction of subscriptions on the 1st of May of each year; provided that the amount so appropriated shall not reduce the reserve fund below ten per cent. of the net liabilities. All subscribers who shall on or before the 30th April preceding have completed five years' consecutive payments in respect of each risk, shall be entitled to share in the reduction upon their original subscriptions, in the following ratio:—

Subscribers of 5 years' standing 2 shares.

Subscribers of 10 years' standing 3½ shares.

Subscribers of 15 years' standing 5 shares.

3. The Directors would have been glad to continue the existing rates of 20, 35, and 50 per cent. in the several classes respectively for another year, before determining upon the fresh schemes of abatement proposed by Mr. Palmer and Mr. Chambers, which have not yet been matured nor set before the body of subscribers; but as the period for announcement of the rates to begin from the 1st May next has approached, they can make no further delay and they do not feel justified in departing from the counsels of the Actuary and disregarding the weighty considerations set forth by him.

4. The continuance of the present rates would moreover demand a greater amount, by Rs. 14,425, than that distributed in the current year, owing to the accession of new members entitled to abatement, with a reduced surplus, to which the diminished rate of interest allowed by Government has contributed not a little. Inclining therefore to the side of prudence and safety, and bearing in mind that there has been a larger number of deaths of subscribers in the year just closing, 1880-81, than in the previous year, the Directors have resolved to recommend that the rates of abatement for 1881-82 be not higher than above indicated in paragraph 3.

5. A memorandum of your subscription from the 1st May 1881 to the 30th April 1882 is accordingly annexed.

NOTE.—Subscribers of less standing than five years, and who are consequently not entitled to any abatement will receive no memorandum, their original subscription being unchanged.

COPY OF JUDGMENT IN SUIT No. 571 OF 1880.

(Forwarded to Subscribers for information, accompanying Circular No. 1, dated 18th April 1881.)

In the High Court of Judicature at Fort William in Bengal, Ordinary Original Civil Jurisdiction.

Present:

THE HON'BLE THE CHIEF JUSTICE AND THE HON'BLE MR. JUSTICE PONTIFEX.

Dated the 7th March 1881.

SOPHIA ANNE FALLE AND OTHERS *versus* R. S. T. MACEWEN AND OTHERS.

MESSRS. KENNEDY and PHILLIPS *for the plaintiffs.* MESSRS. BRANSON and EVANS *for the defendants.*

This case, although exceedingly important to the subscribers and to pensioners upon the Uncovenanted Service Family Pension Fund, does not appear to us to be one of much difficulty. The Fund was established many years ago for the purpose of securing a provision for the widows and children of its subscribers. Originally, or at all events prior to 1850, the rule (then being No. 33) as to payments of pension was as follows:—"That widows being incumbents on the Fund shall be paid their pensions at any place they may desire, either monthly, quarterly, or half yearly, subject to the usual charges of remittance. The pensions of children, being incumbents, shall also be so paid, and on the same conditions." The subscriptions were and continued to be paid in rupees, and the pensions are calculated in rupees according to certain tables.

It is clear, of course, that the tables would be untrustworthy and deceptive guides if the subscriptions were paid in a lower, and the pensions in a higher, standard of currency.

In the year 1850 exchange being then somewhere about par, the old rule 33 was repealed by a general meeting, and a new rule, 41, was substituted for it. The new rule was as follows:—

"That incumbents on the Fund shall be paid their annuities in India at par, or in Europe at the fixed rate of two shillings to the rupee." This alteration must have been made under rule 60 of the

Society, which is as follows:—"It shall be competent for any twelve qualified subscribers who may be dissatisfied with any proceeding of the Directors, or who may be desirous of altering or amending any existing rule or practice, or of making any proposition with regard to the Fund," to require the Directors to call a special meeting. The meeting shall determine whether the question shall be submitted by circular to the general body of subscribers or not; if the former, the Directors shall circulate it accordingly, "and the votes of the majority of the subscribers received within three months from the issue of such circular shall be decisive." If rule 41 was passed by the votes of a majority of the subscribers in substitution for the old rule 33, it was, of course, competent for a majority of the subscribers by their votes duly recorded to alter it.

As Lord Westbury puts it in the case of the Secretary of State for India *v.* Underwood, *Law Reports, English and Irish Appeals*, p. 605: "If it was competent to them to make that addition" (in this case alteration) "then by the clear interpretation of the 30th rule, by which that authority was given, there was equal authority to take it away." But the question in this case is not whether the Society could revoke rule 41, which they passed in 1850, but how far they could revoke it so as to bind existing subscribers to the Fund.

What they really did was as follows:—When, in 1876, adverse exchange began to tell, the following rule, then numbered 50, was on the 1st of July 1876 passed by the votes of a majority of the subscribers:—

"Incumbents on the Fund shall be paid their annuities in India in full, and incumbents residing in Europe and America may be paid their annuities in London at the rate of exchange fixed for the official year by Her Majesty's Secretary of State for such pensions and allowances as are payable at the India House in London, and fluctuate with the rate of exchange. Annuities already due, or hereafter becoming due, on risks accepted before the 1st July 1876, shall be payable to incumbents residing in Europe at the fixed rate of two shillings to the rupee."

It was thus attempted, though it seems to us with questionable wisdom or fairness, to preserve what I suppose were regarded, but, in my opinion, improperly regarded, the vested interests of those existing subscribers. Exchange, however, continuing to decline, until at one time there was actually a depreciation of 25 per cent. from the valuation of the rupee at two shillings, it was considered that further steps were necessary for the security of the Fund, and on the 22nd of May 1880 the Society, by the votes of 553 members against 505, passed the following rule:—

That annuities already due, or becoming due, before the 1st of May 1880, on risks, accepted before the 1st July 1876, shall be payable to incumbents residing in Europe and America at the fixed rate of two shillings to the rupee, but that all other annuities due, or becoming

due, shall be paid, if to incumbents in India at full, and if to incumbents residing in Europe or America, in London at the market rate of exchange."

The question we have to determine is, whether this new rule is binding on the widows and children of subscribers who were members of the Society before the 1st of July 1876, and who died after the 22nd of May 1880. For John Vernon Falle, the husband of the plaintiff, Sophia Anne Falle, and father of the infant plaintiffs, commenced subscribing to the Fund on the 11th of November 1871 for the benefit of his widow, on the 18th of September 1873 for the benefit of the plaintiff Philip Erskine Falle, and on the 14th November 1874 for the benefit of the plaintiff Nora Elise Vernon Falle. On the 28th of September 1878 he made a further subscription for an increased benefit of the plaintiff Philip Erskine Falle, but it is not disputed that this last subscription must be governed by the rule passed in 1876. Mr. John Vernon Falle attended the meeting at which the rule of the 22nd of May 1880 was passed, but it is admitted that he did not vote with the majority. Mr. John Vernon Falle died on the 25th June 1880, having up till then duly paid his subscriptions to the Fund.

His wife and children, the plaintiffs, are now residing in England, and claim to be paid their pensions in England at the rate of two shillings to the rupee, notwithstanding the existence of the rule passed by the majority of the subscribers on the 22nd of May 1880. Their case is, that Mr. Falle contracted on the footing of rule 40 of 1850, that it was out of the power of the Society to vary the terms of that contract, either by passing a rule or otherwise, whatever might be the depreciation of exchange. Their argument is, that if exchange had risen, so that the rupee had become of greater value than two shillings, a state of circumstance with existed not so very long ago, though, to us, it sounds like a fable of the golden age, the loss would have been theirs, and that, therefore, now they are entitled to insist upon the benefit. But this is scarcely an argument, it is rather a begging of the question.

They then argue that it is impossible to say whether Mr. Falle would have become a subscriber to the Fund if he had known that pensions in England were to be calculated at less than two shillings to the rupee. This is, in other words, to argue that Mr. Falle would not have joined the Fund unless an advantage was secured to his nominees which would be unfair to Indian nominees and most of his fellow subscribers. But as a matter of fact, we do know that Mr. Falle increased his subscription on the 28th of September 1878, although at that time the two-shilling rule had been abrogated so far as respected risks accepted after the 1st of July 1876. Rule 33, which was in existence prior to 1850, was a rule which dealt with perfect fairness with all classes of pensioners, Indian and foreign; though under it troublesome calculations might become necessary in payment of each English pension. As a matter of convenience, and to save constant trouble of calculation, it was no doubt in the Society's power to alter it, as they did in 1850, provided they gave no class of pensioners an undue advantage. But that

a majority should give an undue advantage to any class would be, in our opinion, *extra vires* and open to correction. As Lord Hatherley said in the case already cited (p. 588).

"The power of making general rules must surely be one of making rules that operate equally on all subscribers; as, for instance, any general change in the rate of percentage, or contribution, or the like." The plaintiffs, however, rely on certain other observations of Lord Hatherley in the same case, when he says (p. 589) "No rules" (meaning powers to effect changes by the resolution of a majority) "unless the expressions were insuperably the other way, would ever be so construed as to enable a majority having an interest directly opposed to the vested interest of a majority to confiscate that interest." But when the rule of 1880 was passed by a majority, Mr. Falle cannot, in our opinion, be said to have had any vested interest in the proper acceptation of the term. Nor could it be said that the majority had an adverse interest to the minority; for it was impossible at the time the rule was passed to predicate whether Mr. Falle or any other member of the minority would be prejudiced or would benefit by it. If Mr. Falle had lived for some years after the passing of the rule, he would probably have benefitted by it. As it happens, he died shortly after the rule was passed; but the result of the rule is to place his nominees in the same, and no worse, position than the nominees of any other existing member of the Association at the time the rule was passed. To quote Lord Hatherley again, at p. 590 of the case already cited.—"Those who have not yet paid in excess might all be held to be in an equal position, regard being had to their chances of life," and further, "I think a rule might well be passed that saving the rights of all who have contributed in excess of the one-half value of the annuity, no future refund shall be allowed."

It seems to us, therefore, that even Lord Hatherley, the dissentient Judge in the case cited, would have agreed that the nominees of all the shareholders in existence at the date of passing the new rule would be bound by it. And it is clear that the other Judges, Lord Chelmsford, Lord Westbury, and Lord Colonsay would have been of that opinion.

But apart from authority, common sense would lead us to the same result. This was a Society intended for the equal benefit of all its subscribers. Mr. Falle, in becoming a subscriber, can scarcely be supposed to have intentionally subscribed on a footing unjust and prejudicial to a large number of the other subscribers. Rule 41 of 1850 was itself a rule of adjustment, and its very existence was notice of the necessity of adjusting Indian and English payments for pensions. The existence of tables in which pensions were calculated in rupees, and the reference to them in the rules, was further notice that a pension payable in England was calculated on precisely the same data as a pension payable in India, and ought, therefore, to be of precisely the same value, subject only for convenience sake to some easy and ready rule of adjustment; and so long as exchange had

but slight variations under or over par, the two-shilling rule was a roughly convenient one. In a Society of this kind, if pensions are for the convenience of certain nominees allowed to be paid out of India, it seems to us absolutely necessary that there should be a continuous power to adjust payments in accordance with the true rate of exchange. The 60th rule seems to us sufficiently wide to confer that power, and the fact that the Society failed for some years to make such adjustment, does not, in our opinion, disable them from at any time afterwards putting all the subscribers on an equality. Indeed, this being an Indian Society, and the subscriptions being payable in India in rupees, we see no reason to prevent a majority of the subscribers from passing a rule that all pensions should be payable exclusively in India. For the rule allowing pensions to be paid elsewhere, is simply a rule of convenience. If the Society could not make adjustments in accordance with the rate of exchange, or refuse to pay pensions out of India, the result might be that the existing subscribers would decline to continue to contribute for what, according to the actuarial calculations upon which the operations of the Society are founded, would be such evidently unfair results. Indeed, according to the strict interpretation of rule 41 of 1850, and as between competing pensioners, it might be difficult to hold that all pensioners entitled before the 1st July 1876, even though they might reside in India, could not demand payment to be made to their agents in England at the rate of two shillings to the rupee. For it is to be observed that rule 41 of 1850 makes no mention of "residence." Rule 33, for which it was substituted, speaks of payment at any place pensioners might desire, and rule 50 of 1876 is the first to use the word "residing," though, curiously enough, the latter part of the rule omits all reference to incumbents residing in America. This, however, might be so seriously detrimental to existing subscribers as to involve the collapse of the Society, and it would, of course, have been equally detrimental to Mr. Falle if he had continued to live.

If, therefore, the terms of rule 60 were not as wide as they are, it seems to us that for the purpose of continuing the business of this Association, it would be necessary, if pensioners are to be paid out of India, to imply a power to make such adjustments as equal fairness might require. But, when we see what was the description of the Society to which each subscriber elected to become a member, viz. the description contained in its second rule, stating the object of the Society to be "to provide for the widows and children of those who shall subscribe to it, upon the terms and conditions specified below, or such others as may be determined upon by the subscribers or by a majority of them," when we refer to the terms upon which Mr. Falle entered into his so-called contract, namely, his request to be admitted a subscriber, and his engagement "to submit to and abide by the rules and bye-laws of the Institution," when we consider the terms of some of these rules, as for instance, rule 27, which requires the payment by subscribers of "a fee equal to ten per cent. upon the amount of monthly pensions insured :" and particularly when we further consider the terms of its 60th rule, it seems to us beyond all question that a majority of the Society had full power to pass such a rule as was passed on the

22nd of May 1880, so as to effect the nominees of all the existing subscribers; and beyond this, for the purposes of this case, it is not necessary to go.

We are, therefore, of opinion that the plaintiffs are, with respect to their several pensions, bound by the terms of the rule passed on the 22nd of May 1880, and that this suit should be dismissed with a declaration to that effect. This being a representative case, and the defendents not pressing for costs, we think the suit should be dismissed without costs.

RICHARD GARTH.

CHARLES PONTIFEX.

Circular No. 2.

FROM W. H. RYLAND, ESQ.,

Secy., Uncovenanted Service Family Pension Fund,

To

Calcutta, the 15th June 1881.

DEAR SIR,

THE modification of Rule 50, by which all pensions accruing after the 1st May 1880 are henceforward payable to incumbents of the Fund resident in Europe at the current rate of exchange, having been confirmed by the decision of the High Court, as already announced, the Directors have been moved by one of their body, as well as by representations from other subscribers, to consider the propriety of amending the correlative Rule No. 43, under which subscriptions paid by subscribers residing in Europe was receivable by the London Agents of the Fund at an exchange of two shillings to the rupee.

2. The Directors are of opinion that it is consistent and reasonable, as the fixed rate of exchange has been removed in the one case that the same rate which operates unfavourably to subscribers in the other case should be similarly changed. The present restriction obliges subscribers, who desire to avoid the loss in exchange by paying in London, to incur the inconvenience and risk of remitting their subscriptions from Europe by bills to India, while the Fund has again to remit back to the agents to meet the regular disbursements. It is therefore desirable rather to encourage direct payments to the London Agents.

3. The Directors accordingly recommend that Rule 43 be altered as follows:—

Present Rule.	*Proposed Rule.*
43. That subscribers residing in Europe may make their payments to the recognized agents of the Fund in London at an exchange of two shillings to the rupee.	43. That subscribers residing in Europe may make their payments to the recognized agents of the Fund in London at the market rate of exchange, to be determined by the said agents at the time of payment.

4. The Directors also take the opportunity to propose, as a matter of form and convenience, that bye-law 17 be made a part of Rule 42, in order to secure it greater prominence and attention. The rule with a slight verbal alteration, will then stand thus:—

Subscription deducted from pay-bills.

42. That subscribers paying subscription by deductions from pay or pension-bills, must be careful to see that these deductions are entered prior to the bills in question being forwarded to the Pay Department, where such deductions will be duly recognized under the orders of Government conveyed in Mr. Secretary Prinsep's letter, dated 26th April 1837.

Deductions compulsory.

It shall be compulsory on subscribers admitted after the 9th September 1879 (date of Government order), to pay their subscriptions by deduction from their pay or pension-bills, and in any case in which there is an unavoidable departure from this rule, special explanation shall be furnished for the information of the Comptroller-General.

The usual vote-paper is enclosed, and its early return with your vote is requested.

Circular No. 3.

FROM W. H. RYLAND, ESQ.,

Secretary, UNCOVENANTED SERVICE FAMILY PENSION FUND,

To

CALCUTTA, 10*th September* 1881.

DEAR SIR,

I AM requested to circulate the accompanying application from Mrs. Sherriff to be allowed to draw either an amount of pension

proportionate to the payments made by her late husband, Mr. Robert Sherriff, on her behalf, up to the time he incurred default shortly before his death, without further payment, or the full amount of pension at Rs. 50 a month on payment of arrears of subscription up to the time of his death, with interest, which friends have come forward to contribute in relief of her destitute condition.

2. Mr. R. Sherriff entered as a subscriber in November 1856 for a pension of Rs. 50 a month for his wife, and in March 1861 for a pension of Rs. 30 a month for his son, which was subsequently raised to Rs. 50 in June 1863; he continued his payments regularly until the loss of his appointment in December 1878 which threw him into difficulties, and in March 1880 he was declared a defaulter, his subscription being unpaid from the end of June 1879. He fell ill before he could arrange his affairs, and after a short illness died in the General Hospital on the 9th June last.

3. The total amount of subscription paid up by Mr. Sherriff amounts to Rs. 2,826-14, whereof Rs. 1,033-2 was on account of his wife and Rs. 999-12 on account of his son, who was withdrawn on attaining age in September 1878.

4. Mrs. Sherriff now appeals under Rule 11 to the subscribers in great distress being otherwise wholly unprovided for, and the Directors would recommend to the favourable consideration of the members her prayer to be admitted to the pension of Rs. 50 on full payment of all arrears, with interest at six per cent., as the fund will thus suffer no loss or liability beyond the natural risk undertaken on Mr. Sherriff's life.

A vote card is enclosed, which please return as early as possible.

Dated the 18th July 1881.

From—MRS. SIBELLA H. SHERRIFF,
To—W. H. RYLAND, ESQ., Secretary to the Uncovenanted Service Family Pension Fund.

I BEG humbly to appeal to the subscribers of the Uncovenanted Family Pension Fund for the allowance to me of the pension subscribed for by my late husband Robert William Sherriff for my benefit.

On 1st October 1856 I was married to the late Robert William Sherriff, who had then ample means of his own, and he being in the uncovenanted employment of the Government, subscribed to the Uncovenanted Family Pension Fund for a pension of Rs. 50 per month for me, joining the fund as a subscriber for the same in November 1856.

Besides the pension subscribed for me, my husband further, from March 1861, subscribed for a pension of Rs. 30 per month for a son born to him by me, and he afterwards in June 1863 increased the subscription to a pension of Rs. 50 per month, and which pension was subscribed for by him up to September 1878, when, on account of our son

having passed the age to benefit by the pension then subscribed for the same, was discontinued.

My husband subscribed steadily and uninterruptedly for such pension for my benefit from the time of his joining the fund in November 1856 up to December 1878, when unfortunately through unforeseen and unavoidable calamities which befell him, he gradually lost all his properties and means, and being brought to a state of the most abject poverty, he was unable to pay anything further to the fund.

During the time so subscribed for, certain money having become payable to my husband from the Pension Fund for abatements placed to his credit, the pension subscriptions were kept up by them to the end of June 1879.

My husband having been unable to make any further payments he was, after notice given to him, declared a defaulter, and his name was struck off the fund in March 1880.

Before he could arrange to resume his subscriptions and appeal to the subscribers for restoration, he was taken ill, and died after a short illness, on the 9th day of June 1881.

The amount due at the time my husband was struck off from the fund was Rs. 157-8, and the subsequent subscriptions which would have been payable to have kept up the pension to his death would be Rs. 137-8 more, making a total of Rs. 298-6. By my husband's death I am now left completely destitute with a child of eleven years old. I therefore appeal to the compassionate consideration of the subscribers, begging them to take my case into consideration and to concede to me either the whole pension or a portion of it, equivalent for the period subscribed, kind friends having offered, should the full pension be granted, to pay upon my behalf any sum that may be required to complete the subscriptions, with interest.

I have been advised to put forward as a plea for the granting of such pension that my husband was under the age of 46 years at the time when he commenced to subscribe, and that while so subscribing, and on the date when Rule 45A was rescinded he only required a few months of attaining the prescribed age of 55 years. Under the provisions of this rule, had it remained in force, he would have been in a short time entitled to discontinue his subscription without further payment, and I would have obtained $\frac{3}{4}\frac{3}{7}$ths of the allowance.

Dated London, the 24th February 1881.

From—A. G. FINLAISON, ESQ.,

To—The Secretary to the Uncovenanted Service Family Pension Fund.

I AM obliged by the receipt of your letter of the 26th ultimo, and the copy of the report which was to be presented to the general meeting. I look forward with interest to an account of the proceedings.

With regard to the amount of the surplus for division, I beg leave to say I still consider, in view of the desirability of spreading the distribution over a series of years, it is not advisable to part with more than fifteen per cent. per annum of the surplus as it is now computed.

This amount of bonus will reduce the surplus on the children's branch to a sum which is within a measurable distance of ten per cent. of the net liability; that is to say, of the amount which, in my opinion, should, if possible, be kept in hand for the security of the pensioners.

The allusion in your letter to some expressions of disappointment which have been made with regard to the diminished amount of surplus, renders it desirable to call attention to the amount of profit already divided, and also to the increase in recent years to the pension list. An examination of the amount of the tangible assets at 1st May 1880, with the statements for previous years, will show a marked retardation in the rate of their annual increase. This fact is a practical illustration of the circumspection necessary in forming a decision upon the amount of profit to be divided with safety.

No. 1459, dated Simla, the 24th June 1881.

From—STEPHEN JACOB, ESQ., Officiating Under-Secretary to the Government of India, Department of Finance and Commerce,

To—The Secretary to the Bengal Uncovenanted Service Family Pension Fund.

WITH reference to paragraph 22 of the report of the Bengal Uncovenanted Service Family Pension Fund for the year 1879-80, I am directed to say that it has been decided that the question of the payment to a withdrawing subscriber from the Fund of the surrender value of his subscriptions will not be pressed further.

VALUATION REPORTS.

Dated London, the 21st November 1881.

From—A. G. FINLAISON, ESQ.,

To—The Secretary to the Uncovenanted Service Family Pension Fund.

I HAVE to transmit herewith a valuation of the liabilities and contribution assets of the widows' branch of the Uncovenanted Service Family Pension Fund, as they are reported to have stood on the 1st May 1881.

The valuation has been made in full detail for every obligation of the Fund, either to immediate pensioners or subscribers; and in addition, each of the computations in respect of subscriptions and contingent pensions has been the subject of analysis, with a view to arrive at any overplus which might exist in the value of the contribution, above the corresponding contingent pension, after allowance is made for the customary abatement for probable re-marriage.

The amount of the abovementioned overplus, which falls to be deducted from the gross value of the contributions, is in the nature of a latent asset, as yet unrealized, but which, as the contracts of the younger section of the members advance towards maturity, will gradually be transferred to the tangible assets, and thus go in aid of the surplus of future years. The amount of the deduction has now reached Rs. 2,91,968. It is dependent in the widows' branch upon the proportionate number of members who have been under seven years in the Fund. This section is at present a relatively large division, but unless the future influx exceeds the accessions of the past two years, the amount of the reserve has probably now reached its culmination.

The amount of the reserve for expenses of management and loss by exchange has been the subject of special attention, by reason of your report of the final decision that all pensions, which commence to accrue after the 1st May 1880, will be payable in England at the market rate of exchange.

This new regulation will have a most important effect upon the future financial position of the Fund, should the present aggravated rate of exchange be maintained. In the present year the new rule has enabled a slight reduction in the reserve to be made, in place of the increase which would otherwise have been imperative. It is obvious that as the new rule affects at present but an insignificant proportion of the pensions actually payable, its effect will be more especially an amelioration in the future by a stoppage in the increase of charge than an increase in the surplus of the present year.

The estimated liability hitherto placed upon the balance sheet for loss by exchange has been as narrow as has been consistent with actual safety. The adoption of the market rate as a criterion of the amount of pensions payable in England now affords the means for a certificate that saving a grave change in the rate itself, the present reserve is a full safeguard for the liability of the Fund on this score.

An advance is to be noticed this year in the immediate pensions, although the mortality to be observed cannot be said to be above the provisions of the rates of contribution, it is not in favourable contrast with the experience of the year 1879-80.

The benefit derived from the lower increment of charge for that year is to be found in the tangible assets which are reported at an amount which shows a gratifying advance on the total for 1880.

The details of the valuation shall be sent at an early date. The enormous mass of computation now necessary for the complete examination of the affairs of the Fund has been a labourious task, which has occupied several skilled calculators for the past three months. It is hoped that the exertions which have been made will result in the balance sheet being in Calcutta in full time for the annual meeting.

UNCOVENANTED SERVICE FAMILY PENSION FUND—WIDOWS' BRANCH.

Valuation, 1st May 1881.

LIABILITIES.

	Rs.	Rs.	Rs.
Present value of contingent pensions to wives	44,59,990		
Abate 7½ per cent. for probable re-marriages...	3,34,500		
		41,25,490	
Present value of immediate pensions to widows...	31,54,098		
Abate 2½ per cent for probable re-marriages...	78,852		
		30,75,246	
			72,00,736
Reserve for future expenses of management	.....	.....	4,60,000
Liabilities ...	.....	.....	76,60,736

ASSETS.

Computed assets, present value of members' contributions	.....	38,27,050	
Abate overplus value of contributions above liability in certain cases	.....	2,91,968	
			35,35,082
Balance being the guarantee fund requisite ...	.....	.....	41,25,654
Tangible assets ...	.....	.....	46,52,527
Surplus ...	.....	.....	5,26,873

ALEXANDER G. FINLAISON.

The 21st November 1881.

Dated London, the 22nd November 1881.

From—A. G. FINLAISON, ESQ.,

To—The Secretary to the Uncovenanted Service Family Pension Fund.

I SEND herewith a valuation made in full detail of the liabilities and contribution assets of the children's branch of the Uncovenanted Service Family Pension Fund as they are reported to have stood on the 1st May 1881.

The large number of pensioners, subscribers, and nominees now renders the examination of the affairs of the Fund an arduous duty, and considerable exertion has been necessary in order to despatch the result by the present date, in view of the request contained in your letter of the 24th ultimo.

The surplus disclosed in this year's balance sheet exhibits a favourable increase on the result for 1st May 1880; several causes appear to have contributed to this outcome. An increased number of marriages has taken place among the orphan daughters on the pension list. The new regulation, with regard to the payment of future pensions in England at the market rate of exchange, has rendered unnecessary a further advance in the amount of the reserve against this particular expense, and, in place of the increase which has been observed for several years in the immediate pensions to orphan boys, a diminution has happily taken place in this liability.

The peculiar character of the contracts of this branch of the Fund, by reason of the limitation of age placed upon the duration of the pension to orphan boys, probably contributes in no small degree to its prosperity. The system by which the overplus value of contributions is deducted on the face of the balance sheet has prevented an undue anticipation of profit before its actual realization. The approach to maturity of these temporary engagements is now, however, the means by which the gains of this part of the transactions of the Fund are to be found in the increase of the tangible assets, while no corresponding growth is to be observed in the net liability for pensions to sons.

I am glad to be able to report that the present valuation affords a satisfactory confirmation of the opinions already expressed as to the trustworthiness of the approximate valuations for the year 1879 and 1880, both in the children's and widows' branches of the Fund.

The schedules of the results of the computations in detail shall follow the present letter by an early mail.

Uncovenanted Service Family Pension Fund (Children's Branch), Valuation, 1st May 1881.

LIABILITIES.	Rs.	Rs.
Present value of contingent pensions to daughters	16,48,798	
Ditto ditto sons until 18BI ...	4,914	
Ditto ditto sons until 21BII ...	4,76,979	
Ditto ditto sons for life AII ...	5,712	
Present value of contingent pensons	.....	21,36,403
Present value of immediate pensions to daughters	13,35,775	
Ditto ditto sons until 18BI ...	2,489	
Ditto ditto sons until 21BII ...	3,48,912	
Present value of immediate pensions	.....	16,87,176
Reserve of future expenses of management	.....	2,30,000
Liabilities		40.53,579

ASSETS.		
Present value of subscriptions on account of daughters ...	13,55,525	
Ditto ditto sons BI ...	8,260	
Ditto ditto sons BII ...	6,45,176	
Ditto ditto sons AII ...	5,148	
	20,14,109	
Abate overplus of value of contributions above liability in certain cases	2,23,148*	
Computed assets ...		17,90,961
Balance being the guarantee fund requisite ...		22,62,618
Tangible assets		26,25,377
Surplus		3,62,759

* Daughters	51,605
Sons BI	3,346
Sons BII	1,68,197
	2,23,148

ALEXANDER G. FINLAISON.

The 22nd November 1881.

APPENDIX.

PART III.

RULES, BYE-LAWS,

AND

TABLES OF SUBSCRIPTION

OF THE

UNCOVENANTED SERVICE FAMILY PENSION FUND

In force on the 1st January 1882.

RULES.

1. That the Fund be designated THE UNCOVENANTED SERVICE FAMILY PENSION FUND. Designation.

2. That the object of this Fund be to provide for the maintenance of the widows and children of those who shall subscribe to it, upon the terms and conditions specified below, or such others as may be determined upon by the Subscribers or by a majority of them. Object and conditions.

3. That all Christian men in the Uncovenanted Service of Government (including Government pensioners) in any of the provinces of India, or under the direct authority of the Government of India, except those under the Governments of Madras and Bombay, not being under the age of 18, nor above the age of 70, be eligible as subscribers. Persons eligible, local extent, and limit of age.

This rule only applies to "Uncovenanted Officers," as defined in the Civil Pension Code, whose service qualifies for pension from the general revenues.

4. That the Fund be under the patronage of the Vice-roy and Governor-General of India for the time being. Patron.

RULES FOR MANAGEMENT.

5. That the management of the Fund be vested in a Committee of 13 Directors; three Members of the Committee to go out annually by rotation, and three others to be elected in their stead at each of the Annual General Meetings. The Members going out or resigning shall not be eligible for re-election until after the expiration of one year. Non-resident Subscribers shall have the right to vote by proxy at such annual elections. The Directors shall have power to fill up any vacancies that may occur among their number between the Annual Meetings. Directors' election and retirement.

It shall be competent to the subscribers in special cases to direct the permanent appointment of one or more members during residence in India; such member or members being superadded to the number of thirteen members above provided, and to act conjointly with them.

Meetings. 6. That the Directors meet for the despatch of business at least once every month, and that five Directors form a quorum. Any Director absenting himself from such meetings of the Directors for two months, or leaving Calcutta without the intention of returning within three months may be considered to have vacated his seat in the Direction.

Secretary and Accountant. 7. That the Directors appoint a Secretary and an Accountant and Collector, who shall keep proper books of record and account, and be generally subject to their control.

Auditors. 8. That the Directors appoint two Auditors, to be selected from among the Subscribers to the Fund, and that their offices be considered vacant after every twelve months; past Auditors being eligible to re-election. In the event of the election falling on a Subscriber in the Direction, he shall be required to vacate his seat in the management.

Inspection of Accounts. 9. That the accounts of the Fund be open to the inspection of Subscribers at all times during business hours on application to the Secretary or Accountant, but that no documents or copies of documents be permitted to be taken away without the permission of the Directors in writing.

Proceedings. 10. That the Secretary circulate immediately among the Directors any important papers that he may receive, and also submit them with all other documents at the next meeting of the Directors, Minutes of the proceedings at each Meeting to be authenticated by the Directors present.

Powers of Directors. 11. That the Directors shall be guided by the rules in administering the affairs of the Fund, and it shall be competent to them to act according to their discretion in regard to any matter not provided for by the rules. Any person borne, or who has at any time been borne, upon the rolls of the Fund aggrieved by any act of the Directors, shall be at liberty to appeal through the Directors to the general body of Subscribers, on depositing with the Directors such a sum of money as they may consider sufficient to cover the expenses of the reference; the majority of the votes of Subscribers received within three months on such appeal shall be decisive. The difference between the deposit and the actual expenses shall be refunded.

Legal advice. 12. That the Directors shall be at liberty, at the cost of the Fund, to obtain legal advice, when deemed by them necessary.

13. That the following be considered authorised charges which the Directors are competent to incur without further special sanction :— Authorized expenditure.

Office establishment Salary of Consulting-Physician. Auditors' fees Actuary's fees Commission to London Agents. Office rent, inclusive of rates and taxes. Medical fees.	Sanctioned by the Subscribers.

Any necessary charges for :—
Advertising and printing.
Postage and stamps.
Loss in exchange for remittances to incumbents in Europe and for money orders.
Cost of legal advice.

14. That it shall be competent to the Directors, subject to report at the following Annual General Meeting of subscribers to, incur any necessary permanent expenditure not exceeding Rs. 600 per annum, and any necessary contingent expenditure not exceeding in the aggregate Rs. 1,200 per annum; but any proposition involving a larger expenditure shall be submitted to the whole body of subscribers, to be determined by the majority of votes received within three months. Contingent or extraordinary charges

15. That it shall be competent to the Directors at any time to submit, by circular, to the general body of subscribers any proposal which may be deemed necessary, and the matter shall be finally decided according to the majority of the votes of the Subscribers received within three months after issue of the circular. Power to address Subscribers.

16. That the Directors shall be authorized to enact bye-laws for regulating the procedure in matters of form not provided for by, and not opposed to the spirit of, the rules. The bye-laws so enacted shall have full force and validity until the next Annual General Meeting of the Subscribers, but not any longer, unless they shall be approved and confirmed at such General Meeting. Bye-laws.

Custody of funds.

17. That an account be opened with the Bank of Bengal in the name of the Directors, and that all monies received by the officers of the Fund be sent in daily to the Bank. At the end of every fortnight the accumulation shall be transferred to the General Treasury at the Bank of Bengal by cheque, signed by the Accountant and Collector, the Secretary, and two Directors.

Mode of Withdrawal.

18. That all monies required for current expenditure shall be drawn from the General Treasury by drafts in favor of the Bank of Bengal, signed by the Accountant and Collector, the Secretary, and two Directors, which drafts shall specify the purpose for which the money drawn is required.

Mode of Payments.

19. That all payments out on account of the Fund shall be made by cheques on the Bank of Bengal, signed by the Accountant and Collector, the Secretary, and two Directors.

Receipts pending acceptance.

20. That all monies or remittances received on account of entrance subscription by either the Secretary, or the Accountant and Collector, be immediately acknowledged in the Form G.

Receipts for Subscriptions.

21. That the form of Receipt H, be adopted by the Accountant and Collector for all monthly subscriptions paid to him direct, such receipt to be countersigned by the Secretary.

Rules for Admission.

Application.

22. That every application for admission as a Subscriber shall be in the Form A, accompanied by a Statement in Form B, a Medical Report in Form C, a Solemn Affirmation in Form D, and a Certificate from a Friend in Form E. The officer making and signing the medical report must be in possession of a diploma under which he may legally practise, and the solemn affirmation shall be made before a Magistrate or other officer exercising judicial powers, or before a Director of the Fund.

Preliminary Form.

23. That every intending insurer shall in the first instance, apply to the Secretary of the fund for the needful application papers, and shall be supplied with a preliminary form, to be filled up and returned, with the name and address of the Medical Officer whose testimony it is intended to offer. The Secretary shall then forward the form of certificate (C) to such officer, or to any other medical gentleman whom the Directors may desire to consult, the rest of the application papers (A, B, D, and E) being forwarded direct to the applicant.

24. That the medical report and personal affirmation shall bear the same date; but when this is impracticable, the affirmation may be made at any time not more than three days after the date of the medical report. The letter of application (A), duly filled up, and bearing even date with the affirmation (D), and accompanied by a payment equal at least to one month's subscription or by proof of such payment into a Government Treasury shall be transmitted within two days after the date thereof to the Secretary of the fund; if delayed beyond that period, a fresh medical report and affirmation may be required. Wilful omission or misrepresentation of any facts connected with the name, age, health, or constitution of the applicant, or with the name and age of nominee, will involve the forfeiture of all claim on the Fund. Dating of documents and advance subscription.

25. That a subscriber wishing to increase the recorded provision for his family, or to provide for his wife or any children not already on the Fund, shall in all respects conform to the rules and comply with the forms prescribed for observance in cases of original application for admission. Increase of provision.

26. That a subscriber shall be at liberty, on application to decrease the recorded provision for his family. Decrease of provision.

27. That an admission fee at the following rates be charged on every insurance effected, whether for the first time or in augmentation of any prior risk, viz., for a pension of less than fifty rupees a month a fee of five rupees, and for pensions of fifty rupees a month and upwards, a fee equal to ten per cent. upon the amount of monthly pension insured. Admission fee.

28. That the officer making the medical report shall be entitled to receive from the Directors a fee of sixteen rupees. The fee will be paid by the Fund in each case of first admission, and in the event of rejection for the first time. When a second application is made within twelve months after admission or at any time next after rejection the fee shall be paid by the applicant to the Directors. Medical fee.

29. That if the connection of a subscriber with the service of Government shall cease, he shall nevertheless be considered a member of the Fund, and be entitled to increase or decrease the recorded provision for his family, and otherwise to extend or renew his interest in the Fund at any subsequent period subject to the rules and conditions prescribed Subscribers leaving Government service

for observance in cases of original application for admission.

Proviso. Any subscriber admitted after the 9th September 1879 (the date of Government order), who may leave the public service, otherwise than under the rules of the Civil Pension Code, on pension or gratuity, will be required to pay to the State an additional subscription fixed for the present at one-fourth of the ordinary subscription.

Officers paid from local funds. 29A.—Christian men in the public service, who are paid from any local fund, and who, if their services qualified for pension from the general revenues, might subscribe to the Fund, shall be eligible as subscribers on condition that they pay to the State an additional subscription fixed for the present at one-fourth of the ordinary subscription.

Insane persons. 30. That a person who has at any time been afflicted with insanity shall not be admitted as a Subscriber, although his general physical health may not have been affected thereby, and although a medical man may pronounce him to be a good life.

Power to reject. 31. That the Directors shall be at liberty to refuse admission to an applicant without assigning any reason for such refusal, and the decision of the Directors in such matters shall be final, and without appeal to the Subscribers.

Rates and Payments of Subscription.

First and second class risks. 32. That the payments for securing annuities be regulated according to the rates laid down in Tables A, BI, BII, C; payments for present risks to be undisturbed. That risks which are declared to be not first class, but which the Directors may nevertheless consider to be reasonably insurable may be admitted on payment of an addition not exceeding 50 per cent. upon the rates of subscription laid down in the tables. Risks not considered by the Directors to be reasonably insurable shall be rejected.

Maximum provision. 33. That a Subscriber be allowed to insure up to a maximum aggregate limit of Rs. 400 per mensem for his wife and children, provided that not more than Rs. 200 per mensem be insured for his wife or for his daughters, and not more than Rs. 100 per mensem for a son, nor more than Rs. 80 per mensem for a daughter.

34. That fathers be allowed to subscribe for annuities for their daughters who may at the time of application be above the age of 34, or who may be afflicted with such mental or severe bodily infirmity as renders them ineligible for marriage, and for their widowed daughters who may not already be incumbents on the Fund; also for their sons who may be labouring under such mental or bodily infirmity as incapacitates them from earning their livelihood, at the same rates of subscription as are required by Table A for a wife of the same age. Provided, however, that the charge for a nominee under the age of 18 be taken at the rate for a person of the age of 18, and that the amount of annuity for all the children of one Subscriber shall in no case exceed the limit for children prescribed in Rule 33. Special provision for children in certain cases.

35. That when application is made for admitting a life, exposed to more than ordinary hazard, but otherwise good, and in cases where a Subscriber shall enter into or engage in any hazardous service or employment, an augmented rate of subscription be charged proportioned to the increased risk, which will be regulated by the Directors with reference to the circumstances of each case. Extraordinary risks.

36. That in calculating the rates of subscription to be paid, the age of the Subscriber shall be taken at the birthday nearest to the date of his application, and that of the nominee at the birthday preceding the date of application. Reckoning age.

37. That in every case of admission or of increased provision, the subscription shall be computed from the date on which such entrance or increase shall be effected. All reductions in the recorded provision shall take effect from the first day of the month following that in which the application may be made. Commencement of subscription.

38. That an Entrance Certificate according to Form F, after being duly entered on the record of the Fund, shall be granted to each subscriber on his admission, bearing the date on which the risk was accepted by the Directors. Applicants will be admitted subject to the sanction of the Comptroller-General. If the Comptoller-General shall refuse to authorize the admission of any person on the ground of ineligibility, the acceptance will be cancelled and all payments made will be returned, less the medical fee and stamp duty on Form D. Entrance certificate on admission. Subject to Comptroller General's sanction.

Execution of certificate necessary for validity.

39. That mere payment of money shall not, in the event of lapse, entitle parties to the benefits of the fund, as in order to the validity of their claims, the usual Entrance Certificate must have been executed, the date of which document shall be taken to be the date of the admission of an applicant, provided he was in existence on the date.

Subscriptions payable in advance.

40. That all subscriptions are due and payable in advance on the first day of every month for the current month. That if at the time of a Subscriber's death there be less than one month's subscription due from him, his family shall receive the benefits subscribed for, the subscription being realizable up to date of decease; but if the arrears exceed one month's subscription, his family shall have no claim upon the Fund; and if a Subscriber shall fail to pay any subscription for three months after the day on which the same became due and payable as aforesaid, he shall, upon the expiry of such three months, cease to be a Member of the Fund, and his name shall be removed from the books thereof, and in either of the above cases he or his representatives shall forfeit all past payments.

Penalty for arrears.

EXAMPLE.

A dies either on the 1st or 30th of September or any day between the 1st and 30th September, leaving his subscription for September unpaid; in this case his family will reap the benefit of the Fund after deduction of the subscription up to date of his death in September.

B dies on the 1st of October, say at five minutes after midnight, or on any day subsequent to this date, leaving his subscription for September wholly unpaid. In this case his family have no claim on the Fund.

C dies on the 12th of October, having paid sufficiently to cover his subscription up to midnight on the 12th September. In this case his family will reap the benefit of the Fund after deduction of the subscription due up to the date of his death.

D dies on the 15th October, say at five minutes after midnight, having paid sufficiently to cover his subscription only up to the 14th of September. In this case his family will have no claim on the Fund.

E being alive leaves his subscription for September wholly or partially unpaid up to the expiration of November following. In this case he forfeits all claims, and ceases to be a Member of the Fund at midnight of the 30th November.

Refund on death.

41. That subscriptions received for any period beyond the date of decease of Subscriber shall be refunded to his representatives, and on the death of a nominee, shall he charged for such nominee only up to date of death.

Subscription deducted from pay bills.

42. That subscribers paying subscription by deductions from pay or pension bills must be careful to see that these deductions are entered prior to the bills in question being forwarded to the Pay Department, where such deductions will be duly recognized under the orders of Government conveyed

in Mr. Secretary Prinsep's letter dated 26th April 1837.

Deduction compulsory.

It shall be compulsory on subscribers admitted after the 9th September 1879 (date of Government order), to pay their subscriptions by deduction from their pay or pension bills, and in any case in which there is an unavoidable departure from this rule, special explanation shall be furnished for the information of the Comptroller-General.

Payment in England.

43. That subscribers residing in Europe may make their payments to the recognized agents of the Fund in London at the market rate of exchange, to be determined by the said Agents at the time of payment.

Irregular payments.

44. That where subscription shall be stated to have been paid for a particular month without any payment having been made for the month prior, such payment shall be credited to the month for which no payment has been made, and the subscription for the month stated to have been paid for shall be accounted due.

Payable by any person.

45. That so long as subscription money shall continue to be paid, whether by Subscriber or any other person on his behalf, the interest of nominees registered upon the books of the Fund shall be maintained.

RULES FOR ADMITTING TO PENSION.

Documents required.

46. That before nominees can be admitted to the benefits of the Fund, the Entrance Certificate must be surrendered to the Directors, and certificates must be furnished of the Subscriber's death and the cause of death, from his medical attendant or other competent authority, and of the identity and existence of the nominees.

Six months subscription leviable.

47. That to entitle nominees to the annuity or increased annuity subscribed for, full six months' subscription must have been received. In the event of a Subscriber dying before he shall have paid up the full sum, the amount required to make up the deficiency shall be deducted from the annuity payable to his nominees.

Certificates for incumbents.

48. That in order to entitle incumbents on the Fund to draw their pensions, it shall be necessary to furnish the Directors half-yearly, with a certificate of existence in the Form I for widows and the form J for children, signed by any competent local authority, or by two subscribers to the Fund. A solemn declaration shall also be made by the incumbent, if a widow, that she continues the widow of the deceased Subscriber, and by a female child, if above the age of 14, that she is unmarried. In the case of children below that age, their guardian shall obtain the prescribed certificate of their existence, and furnish moreover his own solemn declaration that they are alive.

Minor.

49. That the annuities of children under the age of 18 shall be paid to their natural or constituted guardians In cases where there may be no guardians, or where there may be uncertainty as to who are the proper guardians, the Directors shall not be compellable to pay the provision secured to any person until the right of such person shall have been settled by a competent court of law. Such arrangements as the Directors shall deem necessary and proper shall be made meanwhile to secure the Fund from loss, and to provide that the annuity shall be applied to the benefit of the nominees, and the costs incurred in taking such steps shall be realizable from the amount payable to them.

Payment of pensions.

50. That annuities already due, or becoming due before the 1st May 1880, on risks accepted before the 1st July 1876, shall be payable to incumbents residing in Europe or America at the fixed rate of two shillings to the rupee, but that all other annuities due or becoming due shall be paid, if to incumbents in India, at full, and if to incumbents residing in Europe or America, in London, at the market rate of exchange.

Remarriage.

51. That the pension to the widow of a deceased Subscriber shall cease on her remarriage, but from the date of her again becoming a widow, she will be readmitted to her former pension. If on remarriage her husband shall be qualified to become a Subscriber, he may subscribe for her in the same way in which he would be entitled to do if she had no previous connection with the Fund; and in the event of his death, she will be entitled to the pensions subscribed for by her husbands. Provided, however, that the total amount of the annuities payable to any widow shall not exceed the maximum of Rs. 200 per month.

Notice of re-marriage.

52. That for the purpose of identification, a widow shall, within six months after her remarriage, furnish the name, age, occupation, and address of her second hausband. if he be not or does not himself become a Subscriber; and that she shall keep the Directors informed of every change of her residence.

Valuation and Distribution of Profits.

Annual valuation.

53. That a valuation of the assets and liabilities of the Fund, both in the Widows' and Children's Branches shall be made annually by a competent Actuary.

54. That the surplus capital declared upon the report of the actuary to exist at the date of such valuation, shall form a Reserve Fund. The interest arising from such Reserve Fund shall be available for reduction of subscriptions and such interest accruing annually shall, on the 1st May of each year, be appropriated to the reduction of the subscriptions for the ensuing year. All subscribers who shall, on or before the 30th April preceding, have completed five years consecutive payments, shall be entitled to share rateably in the reduction, according to the amount of their registered subscription.

Reserve Fund and interest divisible.

55. That whenever the surplus capital or Reserve Fund so declared shall exceed one-third of the net liabilities, the Directors may at their discretion, set apart a portion of such Reserve Fund not exceeding six per cent. thereof, for distribution in further reduction of subscriptions. Such amounts shall be applied in the first instance, so far as may be necessary, to completing the abatement of subscription of all subscribers entitled to share in the interest under Rule 54, to 32 per cent.; and the balance or remaining portion thereof shall then be applied in reduction of the subscriptions for the ensuing year of all subscribers who, on or before the 30th April preceding, shall have completed three years consecutive payments, in the following ratio :—

Surplus Capital divisible and rates of distribution. *

Subscribers above 3 years and not exceeding 6 years, 1 share.

„	„ 6	„	„	9	„	2	shares.
„	„ 9	„	„	12	„	3	„
„	„ 12	„	„	15	„	4	„
„	„ 15	„	„	...	„	5	„

* Provisional rule sanctioned on Circular No. 3, dated 10th April 1880 in substitution of Rules 54 and 55.

That the surplus capital declared upon the report of the Actuary to exist at the date of such valuation shall form a Reserve Fund.

A portion not exceeding 15 per cent. of the reserve fund shall be available for the reduction of subscriptions on the 1st of May of each year; provided that the amount so appropriated shall not reduce the reserve fund below ten per cent. of the net liabilities.

All subscribers who shall on or before the 30th April preceding, have completed five years' consecutive payments in respect of each risk, shall be entitled to share in the reduction upon their original subscriptions, in the following ratio :—

Subscribers of 5 years' standing 2 shares.

Subscribers of 10 years' standing 3½ shares.

Subscribers of 15 years' standing 5 shares.

Notice of reduced subscription.

56. That the rate of reduction consequent on any ascertained and declared surplus to which qualified subscribers will be entitled during the year, shall be published in the *Government Gazettes*, and in two of the principal newspapers of Calcutta, and shall be notified to each individual member.

MEETING OF SUBSCRIBERS.

General Annual Meeting.

57. That a General Meeting of Subscribers be held annually in the month of January, the day to be publicly notified four weeks before the time appointed in the *Government Gazettes*, and in two of the principal newspapers of Calcutta.

Business.

58. That at these annual Meetings, a report of the proceedings of the Directors be read, and that the books of the Fund, together with an abstract statement of the accounts and a list of Subscribers and Incumbents, be laid before the Meeting.

Qualification.

59. That to qualify a Subscriber to vote at general or Special Meetings or on questions submitted by Circular he must have paid up subscription for six months.

Special Meeting.

60. That it shall be competent to any twelve qualified Subscribers who may be dissatisfied with any proceeding of the Directors, or who may be desirous of altering or amending any existing rule or practice, or of making any proposition with regard to the Fund, to require the Directors by a written requisition to call a Special Meeting of Subscribers, and such meeting shall thereupon be called by the Directors. Notice of the object of such meeting shall be given by the Directors in two of the principal newspapers of Calcutta and the *Government Gazettes*, four weeks before the time appointed. It shall be essential to the validity of such Meeting that not less than 14 Subscribers, other than the requisitionists and Directors, shall be present thereat. The Meeting shall determine whether the question shall be submitted by circular to the general body of Subscribers or not; if the former, the Directors shall circulate it accordingly, and the votes of the majority of the Subscribers received within three months from the issue of such circular shall be decisive.

BYE-LAWS.

1. That a Chairman and Deputy Chairman be elected by the Directors from among themselves. Chairman and Deputy Chairman.

2. That except in cases of emergency, or in mere matters of form, no question shall be considered to have been disposed of but by the votes of a majority of the Directors present at a regular Meeting. Disposal of business.

3. That the Directors shall appoint two of their body, turn by turn, to be countersigning Directors from one month. Countersigning Directors.

4. That the Directors may invite the attendance of any member of the Fund to serve on Sub-Committees. Sub-Committee.

5. That the Directors may publish information respecting the Fund whenever they consider it necessary, but that no individual Member, nor any officer of the Fund, shall be at liberty to do so without their previous sanction. Publishing information.

5A. That the Auditors for each year shall be elected by the Directors at the last regular meeting in April, and shall be responsible for the completion of the audit of the accounts of the Fund for the ensuing twelve months, and that their fees shall be paid quarterly on the completion of each quarter's audit. The newly elected auditors will enter on their duties at once; and the commencement of the audit by them of the accounts for the twelve months for which they are responsible shall not be postponed owing to any delay that may occur in the completion of the past year's audit, whether such delay be due to the non-receipt from the Comptroller-General's office of the final figures of the past year, or to any other cause. Election of auditors.

6. That a register be kept of all receipts or money acknowledgments, and that it shall be the duty of the Auditors to see that all monies so acknowledged are duly credited in the accounts, and to report to the Directors all arrears of subscriptions or other monies payable to the Fund Auditor's duties.

7. That the Auditors shall report quarterly to the Directors on the state of the Fund, and the date to which the books have been brought up and audited by them. Quarterly Reports.

Publication. 8. That an extract from the Auditors' Quarterly Report showing the state of the Fund shall be published in the *Government Gazettes.*

Entrance Certificate. 9. That Entrance Certificates be signed by all the Directors, except in cases of the absence of any one or more of the Directors, when a note to that effect shall be made on the certificate.

Endorsements of increase. 10. That the forms K and L be observed in making endorsements on the Entrance Certificates of Subscribers augmenting existing provisions, or securing provisions for members of their families not already registered on the Books of the Fund, such endorsements being signed by the Accountant and Collector, the Secretary, and the Chairman.

Endorsements of reduction. 11. That the forms M and N be observed in making endorsements on the Entrance Certificates of Subscribers reducing or cancelling provisions; no fees being chargeable in these cases. The endorsements to be signed by the Accountant and Collector, the Secretary, and the Chairman.

Registration. 12. That no registration upon the books of the Fund be made without proof of payment of the required subscription money in advance.

Certificate of payment on issue. 13. That in issuing Entrance Certificates it be specified, under the signature of the Accountant and Collector to the Fund, whether subscription money has been paid direct into the Fund or through the Government Treasury; in the latter case, the date of receipt or Certificate furnished, and by whom given, to be stated.

Re-entry. 14. That a fresh Entrance Certificate shall be granted to a Subscriber applying to enter the Fund upon remarriage, the former certificate being valid in regard to the children who may have been already admitted.

Marriage certificate. 15. That a certificate by a Public Registrar, or other competent authority, of marriage having been duly solemnized, shall be considered sufficient evidence of the marriage for the purposes of the Fund.

Receipts for pensions. 16. That the receipts for the payment of annuities to incumbents shall be according to forms O, P, and Q.

UNCOVENANTED SERVICE FAMILY PENSION FUND.

PRELIMINARY FORM.

To be filled up and returned to the Secretary, when Forms A, B, D, and E will be forwarded. *See* Rule 23 below.

1. Name and address of the Medical Officer whose testimony you propose to offer.	
2. Is he your usual Medical Attendant? and how long has he been so?	
3. If he is not your usual Medical Attendant, state the reason which induces you to offer the testimony of *Doctor* ——	
4. State where your usual Medical Attendant may be found or addressed by letter.	
5. * State if you are employed permanently in the service of Government, and if your service qualifies for pension from the general revenues under the rules of the Uncovenanted Service.	

Signature of Applicant

*Official or other designation*_____

ADDRESS—

Dated at } 18 . }

* NOTE.—If on reference to the Comptroller-General, it is found that the above conditions are not fulfilled, and the applicant is not eligible to subscribe to the Fund, the Medical fee for his examination and stamp duty on Form D will be recovered from the applicant.

Rule 23.—That every intending insurer shall in the first instance apply to the Secretary of the Fund for the needful application papers, and shall be supplied with a preliminary form to be filled up and returned with the name and address of the Medical Officer whose testimony it is intended to offer. The Secretary shall then forward the form of Certificate (C) to such officer, or to any other medical gentleman whom the Directors may desire to consult, the rest of the application papers (A, B, D, and E) being forwarded direct to the applicant.

FORM A.

To the Secretary,

Uncovenanted Service Family Pension Fund,

Calcutta.

Sir,

I REQUEST to be admitted a Subscriber to the Uncovenanted Service Family Pension Fund for the benefit of my as per Statement and Affirmation enclosed, and I hereby promise and engage to submit to, and abide by, the Rules and Bye-Laws of the Institution.

I am, Sir,

Yours obediently,

Dated the } *(Applicant's Signature),*

18 } *Designation or Profession,*

Address—

Rule 24.—That the Medical Report and Personal Affirmation shall bear the same date ; but when this is impracticable, the Affirmation may be made at any time not more than three days after the date of the Medical Report. The letter of Application (A) duly filled up and bearing even date with the Affirmation (D) and accompanied by a payment equal at least to one month's subscription or by proof of such payment into a Government Treasury, shall be transmitted within two days after date thereof to the Secretary of the Fund ; if delayed beyond that period, a fresh Medical Report and Affirmation may be required. Wilful omission or misrepresentation of any facts connected with the name, age, health, or constitution of the Applicant, or with the name and age of nominee, will involve the forfeiture of all claim on the Fund.

FORM B.

Application Statement of Mr._____ to be admitted a Subscriber to the Uncovenanted Service Family Pension Fund.

Name of the Applicant, and names of the Nominees in full.	Place and date of Birth.		Age of each.		Monthly Pension intended to be secured for each Nominee.	Proposed mode of paying Monthly Subscription, either through the Pay Department or otherwise.	Remarks.
	Place.	Date,	Years.	Months.			
					Vide Rules 33 & 34.	*Vide Rules* 40, 42, 43, 44, & 45.	*Vide Rules* 32, 35, 36, 38, 39, & 41.
Applicant							
Wife							
Daughters							
Sons							

Dated }
188 . }

(Applicant's Signature.)

Designation or Profession.

FORM C.

MEDICAL REPORT.

It is requested that to the following queries replies be furnished by a Medical gentleman in the Queen's Service, or by one in possession of a diploma under which he may legally practise. It is also requested, that this report, when filled up and signed, be returned, under a sealed cover, to the Secretary of the Fund. The replies and any other information contained in this report will, of course be considered strictly private and confidential.

Queries.	Replies.
1. How long have you known Mr.—? When did you examine him for the purpose of this report?	
2. Have you been in the habit of attending him professionally or otherwise, and becoming acquainted with his health and constitution?	
3. When did you last attend him, and for what disorder?	
4. Has any other medical man attended him? If so, please state his name.	
5. What is his figure generally and make of chest?	
Height and weight?	
What is his age?	Feet, inches, Stones, lbs.
Does he look older than the avowed age?	
6. Is he of temperate habits as to eating and drinking? Have you noticed any peculiarity of the eyes, or any tremor of the hands, fingers, or tongue, to induce the belief that he is of intemperate habits?	
7. Is he of sedentary habit, or used to exercise?	
8. Is he addicted to any habit tending to impair health or shorten life?	
9. Have you examined the heart and lungs with the stethoscope? Is the action of the heart quite natural, both in force and frequency of the beat? And the lungs free from abnormal sounds? If not, to what extent are they now affected?	
10. Are the spleen and liver natural in size, and the function of the liver natural?	

FORM C—(*Continued.*)

QUERIES.	REPLIES.
11. Has he, to the best of your knowledge, information, or belief at any time, been afflicted with Rupture, Rheumatism, or Rheumatic Fever, Asthma, Habitual Cough, Dropsy, Jaundice, Hemorrhoids, Hernia, Disease of Kidneys, Vertigo, Dysentery, Chronic Diarrhœa, or Anæmia, or any disease or infirmity whereby his constitution has been impaired?	
12. Has he ever been subject to any disease ascribable to a morbid condition of the head, chest, or abdomen, or to any other disease tending to shorten life?	
13. Has he or any of his near relatives, suffered from Epilepsy, Paralysis, Apoplexy, Palsy, Insanity, or other mental affection, Neuralgic affection or headache, Phthisis or other form of Consumption, Gout, Gravel, Cancer, Scrofula, or any other hereditary disorder? Or have you reason to suppose that he is predisposed to any such disease?	
14. Has he had any severe attack of illness within the last two years? If so of what nature, and is there any predisposition to a return of such attack?	
15. Do you believe, after careful examination of Mr.——, and minute inquiry on all the points contained in the foregoing queries, that he now possesses an unimpaired and healthy constitution?	
16. Is there any other circumstance known or suspected by you with which the Directors ought to be made acquainted to enable them to form a just estimate of the risk proposed?	
17. On the whole, do you believe that Mr.——has a a fair prospect of attaining the usual limit of human life? If not, state the circumstances which in your opinion increase the risk.	

Dated at this day of 18 *Surgeon.*

REMARKS.—*(The Certifying Officer will here enter any information that may not come within the scope of the above queries.)*

FORM D.

PERSONAL AFFIRMATION

Of the person whose life is proposed for insurance, to be signed and acknowledged in the presence of a Magistrate, or Justice of the Peace, or a Director of the Fund.

QUESTIONS.	ANSWERS.
1. How long have you resided continuously in India or other Tropical climate? Have you been compelled to leave India, or to reside in the Hills, for the benefit of your health? If so, for what disease?	
2. Have you suffered from any of the diseases peculiar to the Tropics? If so, when? And did you recover speedily and without any consecutive chronic organic disease?	
3. Have you at any time been afflicted with Insanity, Fits, Rupture, Gout, Rheumatism, Rheumatic Fever, Asthma, Spitting of Blood, Habitual Cough, Scrofula, Dropsy, Jaundice, Hemorrhoids, Hernia, Gravel, Disease of Kidneys, Vertigo, Palsy, Delirium Tremens, Dysentery, Chronic Diarrhœa, or Anæmia?	
4. Have you ever experienced any injury from accident or otherwise, or have you ever required a surgical operation?	
5. Are you of sober, temperate, free or intemperate habits? Have you always been so?	
6. Are your father and mother alive? If dead, at what age, and of what diseases did they die, and when?	If alive { Father is aged years. Mother is aged years. If dead { Father died at of Mother died at of
7. How many of your brothers and sisters have died, and of what diseases and at what ages did they die?	
8. Is there hereditary disease in your family; Insanity, Epilepsy, Paralysis, Apoplexy, Palsy, Gout, Asthma, Consumption, Gravel, Scrofula, or Cancer, on either the paternal or maternal side?	
9. What is the name of your usual Medical Attendant, and how long has he been so?	
10. When was he last in attendance professionally?	

FORM D—(*Continued*).

QUESTIONS.	ANSWERS.
11. Has any other Medical Attendant been employed, and when, and for how long?	
12. If the gentleman who has certified to your present application be other than your usual Medical Attendant, state the circumstances under which reference was made to the former?	
13. Has assurance on your life ever been declined, or effected at higher than the ordinary rates? If so, please state by what offices (including the Uncovenanted Service Family Pension Fund Office), and when?	
14. Are you now absent from duty or applying for leave on Medical Certificate? If so, will you send a copy of the official statement of your case to this office?	

I DECLARE the above answers to be strictly correct and true, and that on the_____day of_____ 18—I truly and faithfully disclosed all I knew of my constitution, health, and habits of life to Dr. _____, and that I have not wilfully or designedly concealed or misrepresented any circumstances that should be known in connection with my present application.

Signature of party

Dated at

This *day of* 18

}_____

Declared before me
at_____this_____day of_____18

{ Justice of the Peace or Magistrate.
{ Medical Officer or a Director of the Fund.

N. B.—The Medical report, Personal Affirmation, and Application, should bear even date; and if in any case the Affirmation be made after an interval of more than three days from the date of the Medical Report, the Application will be null and void. (See Rule 24).

NOTE.—The Medical Officer or a Director may attest where a Magistrate or Justice of the Peace is not available.

FORM E.

REFERENCE TO A FRIEND.

It is requested that, to the following queries, replies be furnished by a friend who is intimately acquainted with the applicant—a subscriber to the Fund would be preferred. It is also requested that the document, when filled up and signed, be returned, under a sealed cover, to the Secretary of the Fund. The replies and any other information contained in this Report, will be considered strictly private and confidential.

QUERIES.	REPLIES.
1. How long have you been aquainted with Mr._____?	
2. When did you see him last?—and are you in the habit of seeing him frequently?	
3. Has Mr. _____ at any time been afflicted with Insanity, Fits, Rupture, Gout, Rheumatism, or Rheumatic Fever, Asthma, Spitting of blood, Habitual Cough, or other disease of the Lungs, Scrofula, Dropsy, Jaundice, Hemorrhoids, Hernia, Gravel, Disease of Kidneys, Dysentery, Chronic Diarrhœa, or Anæmia, Vertigo, Palsy, or any other serious malady?	
4. What is your opinion of his constitution, and what has been his general state of health?	
5. Do you consider him liable by hereditary predisposition, to any disease likely to shorten life?	
6. Is he temperate, and has he always been so?	
7. Is he active or sedentary, or addicted to any habit tending to impair health or shorten life?	
8. Has he ever experienced any injury from accident or otherwise; and if so, of what nature?	
9. Is there any other circumstance with which the Directors ought to be made acquainted, to enable them to form a just estimate of the risk proposed?	

Dated at
This day of 18 . } *Signature of the Friend, a Subscriber to the Fund or not.*

Vide Rule 22.

Designation or Profession.
Address.

N. B.—It is discretionary with the Directors, in a case in which they may deem such a course necessary, to make a direct reference, or to call for a report from any other person acquainted with the Applicant.

FORM F.

UNCOVENANTED SERVICE FAMILY PENSION FUND.

Entrance Certificate.

*Calcutta,*_____18

Certified that Mr._____ has this day been admitted a Member of the Uncovenanted Service Family Pension Fund, under the terms and conditions thereof, for the eventual benefit of the undernamed, and that Registry Fee (Rs._____) and his Entrance Subscription for the month of_____ Rs._____ have been duly received by

Accountant and Collector.

Class.	Names.	Date of Birth.	Age.		Where born.	Where resident.	Provision for Nominees.		Registered monthly subscription.
			Years.	Months.			Per Mensem.	Per Annum.	
Subscriber ...									
Nominee ...									

All casualties, as well as marriage of children, must be communicated to the Secretary as they occur.

Registered as No.

Secretary.

} *Directors.*

FORM G.

To_____

SIR,

I BEG to acknowledge the receipt of your Application, Certificates &c., which will be placed before the Directors without delay. I have also received the sum of Rs._____which I hold on your account, pending the decision of the Directors.

Yours obediently,

_____

Acctt. & Collector.

Uncovenanted Service
Family Pension Fund Office,
_____18 .

_____

Secretary.

FORM H.

No.___ Rs.____

RECEIVED from_____Rs._____being the amount of his registered subscription to the Uncovenanted Service Family Pension Fund for the month of

_____ _____

Secretary. *Accountant and Collector.*

Dated____

FORM I.

FORM OF HALF-YEARLY CERTIFICATE FOR WIDOWS.

WE do hereby certify that Mrs._____, widow of the late Mr.____ is now in existence, and that we have personally seen her this day. We do further declare that she is still in a state of widowhood.

To be signed by two Subscribers to the U. S. F. Pension Fund or any competent local authority.

Dated_____

FORM J.

FORM OF HALF-YEARLY CERTIFICATE FOR CHILDREN.

We do hereby certify that the undermentioned children of the late Mr._____are in existence, and that we have personally seen them this day. We do further certify that Miss_____is stil unmarried.

To be signed by two Subscribers to the U. S. F. Pension Fund or any competent local authority.

Dated_____

FORM K.

Dated_____

Certified that an increased provision of Rs._____ per month has this day been subscribed for his (wife or children)_____ within named, by the within named_____under the Rules and conditions of the Fund.

Class.	Names.	Date of Birth.	Age.		Where born.	Where resident.	Increased Provision for Nominees.		Registered monthly subscription.
			Years.	Months.			Per mensem.	Per Annum.	
Subscriber ...									
Nominee ...									

By order of the Directors

Chairman. *Accountant and Collector.* *Secretary.*

FORM L.

[ADDITIONAL] child (or children) registered since issue of this Certificate, and for whom provision is made according to the Rules of the Fund.

Class.	Names.	Date of Birth.	Age. Years.	Age. Months.	Where born.	Where resident.	Provision for Children. Per Mensem.	Provision for Children. Per Annum.	Registered monthly subscription.
Subscriber ...									
Nominee ...									

By order of the Directors.

Chairman. *Accountant and Collector.* *Secretary*

FORM M.

Dated_____

CERTIFIED that the provision [or increased provision] of Rs._____ per month subscribed for by the within named_____for his [wife or children]_____within [or above] named, has, at his request, been reduced from this date to Rs. _____per month.

Chairman. *Accountant and Collector.* *Secretary.*

FORM N.

Dated_____

CERTIFIED that the provision [or increased provision] of Rs._____ per month subscribed for the within [or above] named_____has been cancelled from this date, at the request of the within named_____

Chairman. *Accountant and Collector.* *Secretary.*

FORM O.

FOR WIDOWS AND ORPHANS.

_____18

To the Directors of the Uncovenanted Service Family Pension Fund.

GENTLEMEN,—I HEREBY most solemnly declare that I am in a state of widowhood and entitled to the following pension for the month of_____last; on my own account Rs._____

On account of my child_____viz.

_____born_____Rs._____

Agreeably to Entrance Certificate No.____dated_____ signed by the Directors of the Institution, established 11th April 1837, to which my late husband was a Subscriber.

Witness.

(On back of Form O.)

_____18

I do hereby acknowledge to have received from the Directors of the Uncovenanted Service Family Pension Fund Rs._____on my own account, and Rs._____on account of my within-mentioned child _____for the month of_____

Residing at No._____

FORM. P.

FOR ORPHANS BY THEIR GUARDIAN.

Rs. _____18

I do hereby acknowledge to have received from the Directors of the Uncovenanted Service Family Pension Fund the sum of Rs._____; being the amount of pension for the month of _____last [at the rate of Rs._____per mensem for each child] due to the under-mentioned Orphans of the Fund to which their late father Mr._____was a Subscriber for their benefit, in virtue of Entrance Certificate No._____granted by the Directors of the Fund.

[Names of children in full, and dates of birth.]

Witness.

Guardian.

FORM Q.

FOR ORPHANS BY THEMSELVES.

Rs._____ _____18

_____do hereby acknowledge to have received from the Directors of the Uncovenanted Service Family Pension Fund Rs._____being the amount of_____pension at the rate of Rs._____for the month of_____last, as orphans of the above institution, to which_____ late father, Mr. _____was a subscriber for____benefit, in virtue of Entrance Certificate No. _____granted by the Directors of the Fund.

Witness.

Residing at No.

FORMS TO BE USED FOR INCUMBENTS DRAWING PENSIONS IN EUROPE THROUGH THE LONDON AGENTS.

N. B.—These Pensions are payable quarterly on and after 1st January 1st April, 1st July, and 1st October, in each year.

FORM R.

FOR WIDOWS AND ORPHANS.

I HEREBY certify that Mrs._____
widow of the late Mr._____
is alive, that I have personally seen her this day, and that she is still a widow.

I also certify that

[Here insert names of children, and dates of birth, at full length.]

1. born.
2. ,,
3. ,,
&c. ,,

Children of the said Mr._____
are alive, and that I have personally seen them this day. I further certify that the said daughters (if any) are still unmarried.

*_____

Date_____18

* To be signed by a Magistrate, Banker, or Clergyman, on or after the 1st January, 1st April, 1st July, and 1st October, in each year.

RECEIVED *of the Directors of the* UNCOVENANTED SERVICE FAMILY PENSION FUND *by payment of Messrs. Coutts & Co., Rupees*_____ *of £*_____*(less Tax) for*_____ *months' Pension to*_____*last for myself and Children.*

*£*_____

Signature [ ] *Pensioner.*

across a Receipt Stamp.

*Address*_____

*Dated*_____18

FORM S.

FOR ORPHANS BY THEIR GUARDIANS.

I HEREBY certify that

[Here insert names of children, and date of birth, at full length.]

1. born.
2. "
3. "
&c. "

are at this time alive, and that I have personally seen them this day.

I do also certify that all the said daughters (if any) are unmarried.

*

Date_____ 18

*To be signed by a Magistrate, Banker, or Clergyman, on or after the 1st January, 1st April, 1st July, and 1st October, in each year.

RECEIVED *of the Directors of the* UNCOVENANTED SERVICE FAMILY PENSION FUND, *by payment of Messrs. Coutts & Co., Rupees*_____ _____ *or £*_____ _____ *(less Tax) for*_____ *months' pension to*_____ *last due to the above mentioned children of the late Mr.*_____

£_____

Signature [ ] *Guardian*

across a Receipt Stamp.

*Address*_____

*Dated*_____ 18

FORM T.

FOR ORPHANS.

I do hereby certify that Miss _____
daughter of the late _____
is alive, that I have personally seen her this day, and that she is unmarried.

* _____

Date _____ 18

---

* To be signed by a Magistrate, Banker, or Clergyman, on or after the 1st January, 1st April, 1st July, and 1st October, in each year.

RECEIVED *of the Directors of the* UNCOVENANTED SERVICE FAMILY PENSION FUND, *by payment of Messrs. Coutts & Co., Rupees* _____ *or £* _____ *(less Tax) for* _____ *months' Pension to* _____ *last.*

£ _____

Signature [ ] *Pensioner.*
across a Receipt Stamp.

Address _____

Dated _____ 18

TABLES.

Table A.

Table shewing the Monthly Payments required to be made by a Husband to secure a Monthly Pension of One hundred Rupees to his Wife, in the event of her becoming a Widow.

Age of Husband's Age.

	15	16	17	18	19	20	21	22
18	27.059	26.890	26.722	26.553	26.398	26.244	26.089	25.935
19	27.386	27.194	27.052	26.910	26.664	26.528	26.393	26.257
20	27.614	27.498	27.383	27.267	27.068	26.797	26.686	26.575
21	28.094	27.804	27.714	27.624	27.472	27.260	26.988	26.897
22	28.574	28.345	28.037	27.981	27.877	27.723	27.508	27.217
23	29.053	28.886	28.643	28.338	28.281	28.186	28.028	27.803
24	29.533	29.428	29.249	29.017	28.685	28.649	28.548	28.390
25	30.013	29.969	29.856	29.696	29.441	29.112	29.068	28.976
26	30.872	30.510	30.462	30.375	30.198	29.945	29.588	29.563
27	31.730	31.454	31.068	31.054	30.954	30.784	30.511	30.149
28	32.589	32.399	32.106	31.733	31.710	31.619	31.435	31.163
29	33.447	33.343	33.144	32.866	32.466	32.455	32.358	32.177
30	34.306	34.288	34.183	33.999	33.698	33.291	33.282	33.192
31	35.659	35.232	35.221	35.133	34.930	34.623	34.205	34.200
32	37.013	36.688	36.259	36.206	36.163	35.955	35.632	35.220
33	38.366	38.123	37.790	37.399	37.385	37.287	37.059	36.730
34	39.720	39.569	39.321	38.997	38.627	38.619	38.486	38.241
35	41.073	41.014	40.851	40.596	40.275	39.951	39.913	39.751
36	42.773	42.460	42.382	42.194	41.922	41.622	41.340	41.262
37	44.478	44.154	43.913	43.793	43.570	43.293	43.006	42.772
38	46.172	45.848	45.571	45.391	45.217	44.964	44.672	44.410
39	47.872	47.542	47.230	46.992	46.865	46.635	46.338	46.047
40	49.572	49.236	48.888	48.593	48.402	48.306	48.004	47.685
41	51.084	50.930	50.547	50.194	49.940	49.797	49.670	49.322
42	52.595	52.430	52.205	51.795	51.477	51.288	51.152	50.960
43	54.107	53.929	53.742	53.396	53.015	52.778	52.634	52.482
44	55.618	55.429	55.279	55.018	54.552	54.269	54.116	54.004
45	57.130	56.928	56.816	56.639	56.297	55.760	55.598	55.526
46	...	58.428	58.353	58.261	58.043	75.638	57.080	57.048
47	...	...	59.890	59.883	59.788	59.516	59.084	58.570
48	...	...	...	61.504	61.434	61.394	61.088	60.681
49	...	...	...	...	63.279	63.212	63.092	62.792
50	...	..	..	..	...	65.150	65 096	64,904
51	...	...	...	...	...	...	67.100	67.015
52	...	...	...	...	...	...	...	69.126
53	...	...	...	...	...	...	...	...
54	...	...	...	...	...	...	...	...
55	...	...	...	...	...	...	...	...
56	...	...	...	...	...	...	...	...
57	...	...	...	...	...	...	...	...
58	..	...	...	...	...	...	...	...
59	...	...	...	...	...	...	...	...
60	...	...	...	...	...	...	...	...
61	...	...	...	...	...	...	...	...
62	...	...	...	...	...	...	...	...
63	...	...	...	...	...	...	...	...
64	...	...	...	...	...	...	...	...
65	...	...	...	...	...	...	...	...
66	...	...	...	...	...	...	...	...
67	..	...	...	...	...	...	...	...
68	...	...	...	...	...	...	...	...
69	...	...	..	...	...	...	...	...
70	...	...	...	...	...	...	...	...

the Wife.

23	24	25	26	27	28	29	30	31	32	
25.780	25.602	25.425	25.247	25.070	24.892	...	...	...	...	18
26.122	25.864	25.703	25.541	25.379	25.217	24.933	...	...	...	19
26.464	26.255	25.965	25.824	25.683	25.542	25.304	25.000	...	...	20
26.805	26.646	26.409	26.119	25.993	25.866	25.675	25 424	25.086	...	21
27.147	27.038	26.853	26.622	26.300	26.191	26.047	25.848	25.566	25.214	22
27.489	27.429	27.296	27.125	26.866	26.516	26.418	26.271	26.046	25.754	23
28.146	27.820	27.740	27.628	27.433	27.152	26.789	26.695	26.526	26.294	24
28.803	28.553	28.184	28.131	27.999	27.789	27.495	27.119	27.006	26.835	25
29.460	29.285	28.997	28.634	28.566	28.425	28.201	27.902	27.486	27.375	26
30.117	30.018	29.811	29.528	29.132	29.062	28.907	28.686	28.352	27.915	27
30.774	30.750	30.624	30.422	30.119	29.698	29.613	29.469	29.218	28.867	28
31.886	31.483	31.438	31.317	31.105	30.775	30.319	30.253	30.085	29.819	29
32.997	32.690	32.251	32.211	32.092	31.852	31.490	31.036	30.951	30.772	30
34.109	33.897	33.555	33.105	33.078	32.930	32.662	32.303	31.817	31.724	31
35.200	35.105	34.859	34.502	34.065	34.007	33.833	33.570	33.172	32.676	32
36.332	36.312	36.164	35.899	35.543	35.084	35.005	34.838	34.527	34.107	33
37.910	37.519	37.468	37.295	37.022	36.632	36.176	36.105	35.882	35.538	34
39.488	39.146	38.772	38.692	38.500	38.179	37.773	37.372	37.237	36.970	35
41.067	40.774	40.425	40.089	39.979	39.727	39.370	38.987	38.592	38.401	36
42.645	42.401	42.077	41.741	41.457	41.274	40.966	40.692	40 204	39.832	37
44.223	44.029	43.730	43.393	43.079	42.822	42.563	42.217	41.816	41.415	38
45.807	45.656	45.382	45.044	44.700	44.389	44.160	43.832	43.429	42.999	39
47.391	47.178	47.035	46.696	46.322	45.956	45.665	45.447	45.041	44.582	40
48.976	48.700	48.512	48.318	47.943	47.522	47.169	46.912	46.653	46.166	41
50.560	50.222	49.989	49.818	49.565	49 089	48 674	48.377	48.110	47.749	42
52.144	51.744	51.466	51.288	51.074	50.656	50.178	49.841	49.566	49.246	43
53.754	53.266	52.943	52.758	52.582	52.255	51.683	51.306	51.023	50.744	44
55.364	55.000	54.420	54.228	54.091	53.854	53.408	52 771	52.479	52 241	45
56.974	56.733	56.291	55.698	55.599	55.454	55.133	54.629	53.936	53.739	46
58.544	58.467	58.162	57.693	57.108	57 053	56.859	56.486	55.920	55.236	47
60.194	60.100	60.034	59.689	59.217	58.652	58.584	58.344	57 904	57.337	48
62.414	61.934	61.905	61.684	61.327	60.870	60 309	60.201	59.887	59.437	49
64.635	64.276	63.776	63.680	63.436	63.087	62 653	62.059	61.871	61.538	50
66.855	66.619	66.269	65.675	65.546	65.305	64.996	64.579	63.855	63.638	51
69.076	68.961	68.762	68.373	67.655	67.522	67.340	67.099	66.567	65.739	52
71.296	70.985	70.674	70.362	70.051	69.740	69.683	69.620	69.279	68.702	53
...	73.646	73.322	72.998	72.675	72.351	72 027	72.140	71.991	71.665	54
...	...	76.240	75.924	75.608	75.292	74.976	74.660	74.703	74.629	55
...	...	...	79.167	78.817	78.466	78.116	77.765	77.415	77.592	56
...	...	...	...	82.377	82.013	81.649	81.284	80.919	80.555	57
...	...	...	...	...	85.784	85.408	85.032	84.656	84.280	58
...	...	...	...	...	...	89.331	89.171	88.685	88.253	59
...	...	...	...	...	...	...	92 799	92.442	92.102	60
...	...	...	...	...	...	...	...	96.199	59.951	61
...	...	...	...	...	...	...	...	...	99.800	62
...	...	...	...	...	...	...	...	...	...	63
...	...	...	...	...	...	...	...	...	...	64
...	...	...	...	...	...	...	...	...	...	65
...	...	...	...	...	...	...	...	...	...	66
...	...	...	...	...	...	...	...	...	...	67
...	...	...	...	...	...	...	...	...	...	68
...	...	...	...	...	...	...	...	...	...	96
...	...	...	...	...	...	...	...	...	...	70

Husband's Age.

Table A—continued.

Table shewing the Monthly Payments required to be made by a Husband to secure a Monthly Pension of One Hundred Rupees to his Wife, in the event of her becoming a Widow.

Husband's Age.

Age of	33	34	35	36	37	38	39
18	...	...	...	...	...	...	...
19	...	...	...	...	...	...	...
20	...	...	...	...	...	...	...
21	...	...	...	...	...	...	...
22	...	...	...	...	...	...	...
23	25.360	...	...	...	...	...	...
24	25.967	25.558	...	...	...	...	...
25	26 574	26.234	25.800	...	...	...	...
26	27 182	26.910	26.550	26.092	...	...	..
27	27.789	27 585	27.299	26 917	26.421	...	...
28	28 396	28 261	28.049	27.743	27.328	26.791	...
29	29.437	28 937	28.798	28.568	28.234	27.785	27.234
30	30.478	30.071	29.548	29.394	29.141	28 779	28 313
31	31.520	31 205	30.769	30.219	30.047	29.772	29.392
32	32.561	32 338	31.990	31.525	30.954	30.766	30.470
33	33.602	33.472	33.212	32.832	32.337	31.760	31.549
34	35.097	34.606	34.433	34.138	33 720	33 201	32.628
35	36.592	36 144	35.654	35.445	35.103	34 641	34 108
36	38.086	37.683	37 213	36.751	36.486	36.082	35.579
37	39.581	39 221	38 773	38.298	37.869	37.522	37 054
38	41.076	40 760	40 332	39.845	39.377	38 963	38 530
39	42.603	42 298	41.892	41 391	40.886	40.408	40.005
40	44.130	43.760	43 451	42 938	42.394	41.854	41.384
41	45.656	45.223	44.868	44.485	43 902	43.299	42.763
42	47.183	46.685	46 284	45.890	45.410	44.745	44 141
43	48 710	48.148	47.701	47 296	46.853	46.190	45.520
44	50.296	49.610	49.117	48.701	48 295	47.717	46.899
45	51.881	51.323	50.534	50.107	49.738	49.244	48.540
46	53.467	53 036	52.380	51.512	51.180	50.770	50.182
47	55.052	54.750	54.226	53 489	52.623	52.297	51 823
48	56.638	56 463	56.073	55 465	54.712	53.824	53 465
49	58 854	58.176	57 919	57.442	56.801	56.028	55 106
50	61.069	60.520	59.765	59.418	58.890	58.232	57.437
51	63.285	62.863	62 269	61.395	60.979	60 436	59 769
52	65.500	65.207	64.773	64.109	63 068	62.640	62.100
53	67.716	67.550	67.276	66.823	66.038	64 844	64 432
54	70.954	69.894	69.780	69 538	69 008	68 094	66 768
55	74 191	73 394	72.284	72.252	71.978	71 344	70 281
56	77.429	76 894	75.985	74.966	74.948	74.593	73 799
57	80.666	80 395	79.686	78.802	77.918	77.843	77 316
58	83.904	83.895	83.388	82 638	81.872	81.093	80 834
59	87 833	87.395	87.089	86.475	85.827	85 161	84 352
60	91.762	91.407	90.790	90.311	89.781	89 236	88 554
61	95.691	95.420	94.924	94.147	93.736	93.307	92.756
62	99.620	99.432	99.057	98.433	97.690	97.379	96 958
63	103.549	103 445	103.191	102 719	102.356	101.450	101 160
64	...	107.457	107.038	106 619	106.200	105.781	105 362
65	...	...	111.458	111.054	110.650	110.247	109 841
66	...	...	...	115.577	115.198	114.809	114 425
67	...	...	...	...	121.022	120.533	120.044
68	...	...	...	...	...	126 788	126 162
69	...	...	...	...	...	...	132.658
70	...	...	...	...	...	...	...

the Wife—continued.

40	41	42	43	44	45	46	47	48	
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27.703	...	...	...	...	...	...	...	...	30
28.865	28.237	...	...	...	...	...	...	...	31
30.026	29.479	28.831	...	...	...	...	...	...	32
31.188	30.721	30.142	29.463	...	...	...	...	...	33
32.349	31.963	31.453	30.824	30.161	...	...	...	...	34
33.511	33.205	32.764	32.184	31.552	30.873	...	...	...	35
34.998	34.447	34.075	33.545	32.943	32.268	31.620	...	...	36
36.486	35.920	35.386	34.906	34.333	33.664	32.990	32.330	...	37
37.973	37.393	36.812	36.266	35.724	35.059	34.360	33.652	33.029	38
39.461	38.867	38.238	37.628	37.115	36.455	35.731	34.975	34.281	39
40.948	40.340	39.665	38.991	38.399	37.850	37.101	36.297	35.532	40
42.275	41.813	41.091	40.353	39.684	39.074	38.471	37.620	36.784	41
43.602	43.119	42.517	41.716	40.968	40.299	39.666	38.942	38.035	42
44.928	44.425	43.850	43.078	42.253	41.523	40.861	40.151	39.287	43
46.255	45.732	45.183	44.476	43.537	42.748	42.056	41.359	40.548	44
47.582	47.038	46.515	45.873	44.889	43.972	43.251	42.568	41.808	45
49.347	48.344	47.848	47.271	46.421	45.571	44.446	43.776	43.069	46
51.111	50.221	49.181	48.668	47.953	47.170	46.147	44.985	44.329	47
52.876	52.098	51.160	50.066	49.485	48.770	47.848	46.762	45.590	48
54.640	53.976	53.140	52.149	51.017	50.369	49.549	48.538	47.443	49
56.405	55.853	55.119	54.233	53.216	51.968	51.250	50.315	49.296	50
58.900	57.730	57.099	56.316	55.415	54.311	52.951	52.091	51.150	51
61.396	60.434	59.078	58.400	57.613	56.654	55.476	53.868	53.003	52
63.891	63.138	62.041	60.483	59.812	58.997	58.000	56.622	54.856	53
66.387	65.843	65.004	63·723	62.011	61.340	60.525	59.377	57.863	54
68.882	68.547	67.967	66.963	65.523	63.683	63.049	62.131	60.871	55
72.609	71.251	70.930	70.204	69.035	67.414	65.574	64.886	63.878	56
76.336	75.135	73.893	73.444	72.547	71.145	69.469	67.640	66.886	57
80.064	79.019	77.915	76.684	76.059	74.876	73.363	71.698	69.893	58
83.791	82.904	81.937	80.858	79.571	78.607	77.258	75.756	74.114	59
87.518	86.788	85.960	85.032	83.901	82.338	81.152	79.815	78.335	60
91.902	90.672	89.982	89.205	88.231	86.892	85.047	83.873	82.556	61
96.286	95.269	94.001	93.379	92.560	91.447	89.884	87.931	86.777	62
100.671	99.866	98.918	97.553	96.890	96.001	94.721	92.998	90.998	63
105.055	104.463	103.833	102.774	101.220	100.556	99.558	98.065	96.267	64
109.439	109.060	108.747	107.996	106.728	105.110	104.395	103.131	101.536	65
114.041	113.657	113.662	113.217	112.235	110.856	109.232	108.198	106.801	66
119.554	119.065	118.576	118.439	117.743	116.601	114.933	113.265	112.073	67
125.537	124.911	124.286	123.660	123.250	122.347	120.678	119.010	117.342	68
131.878	131.098	130.318	129.537	128.758	128.092	126.431	124.770	123.109	69
138.635	137.676	136.716	135.757	134.797	133.838	132.120	130.402	128.683	70

Husband's Age.

Table A—concluded.

Table shewing the Monthly Payments required to be made by a Husband to secure a Monthly Pension of One Hundred Rupees to his Wife, in the event of her becoming a Widow.

Age of Husband's Age.

	49	50	51	52	53	54	55	56	57
18	...	...	...	...	...	...	...	...	...
19	...	...	...	..	...	...	...	...	...
20	...	...	...	...	...	...	...	...	...
21	...	...	...	...	...	...	...	...	...
22	...	...	...	...	...	...	...	...	...
23	...	...	...	...	...	...	...	...	...
24	...	...	...	...	...	...	...	...	...
25	...	...	...	...	...	...	...	...	...
26	...	...	...	...	...	...	...	...	...
27	...	...	...	...	...	...	...	...	...
28	...	...	...	...	...	...	...	...	...
29	...	...	...	...	...	...	...	...	...
30	...	...	...	...	...	...	...	...	...
31	...	...	...	...	...	...	...	...	...
32	...	...	...	...	...	...	...	...	...
33	...	...	...	...	...	...	...	...	...
34	...	...	...	...	...	...	...	...	...
35	...	...	...	...	...	...	...	...	...
36	...	...	...	...	...	...	...	...	...
37	...	...	...	...	...	...	...	...	...
38	...	...	...	...	...	...	...	...	...
39	33.664	...	...	...	...	...	...	...	...
40	34.827	34.181	...	...	..	...	...	...	...
41	35.990	35.277	34.591	...	...	...	...	...	...
42	37.152	36.372	35.650	34.848	...	...	...	...	...
43	38.315	37.468	36.709	35.906	34.958	...	...	...	...
44	39.478	38.563	37.768	36.965	36.058	34.958	...	...	...
45	40.827	39.659	38.827	38.023	37.158	36.129	34.945	...	...
46	42.176	41.096	39.886	39.082	38.258	37.300	36.191	34.972	...
47	43.525	42.534	41.397	40.140	39.358	38.471	37.437	36.278	35.065
48	44.874	43 971	42.908	41.713	40.458	39.642	38.684	37.584	36.422
49	46.223	45.409	44.420	43.287	42.087	40.813	39.930	38.889	37.780
50	48.159	46.846	45.931	44.860	43.716	42.503	41.176	40.195	39.137
51	50.095	48.889	47.442	46.434	45.344	44.192	42.955	41.501	40.495
52	52.030	50.931	49.636	48.007	46.973	45.882	44.734	43.403	41.852
53	53.966	52.974	51.831	50.384	48.602	47.571	46.512	45.306	43.903
54	55.902	55.016	54.025	52.760	51.176	49.261	48.291	47.208	45.953
55	59.144	57.059	56.220	55.137	53.749	52.017	50.070	49.111	48.004
56	62.385	60.488	58.414	57.513	56.323	54.773	52.944	51.013	50.054
57	65.627	63.917	61.964	59.890	58.896	57.529	55.818	53.950	52.105
58	68.868	67.346	65.513	63.558	61.470	60.285	58.692	56.886	55.090
59	72.110	70.775	69.063	67.226	65.270	63.041	61.566	59.823	58.075
60	76.531	74.204	72.612	70.895	69.070	67 018	64.440	62.759	61.061
61	80.952	78.900	76.162	74.563	72.871	70.995	68.596	65.696	64.046
62	85.374	83.596	81.194	78 231	76.671	74.973	72.752	70.132	67.031
63	89.795	88.293	86.226	83.366	80.471	78.950	76.909	74.568	71.468
64	94.216	92.989	91.259	88.501	85.644	82.927	81.065	79.003	75.904
65	99.662	97.685	96.291	93.637	90.818	88.061	85.221	83.439	80.341
66	105 109	103.197	101.323	98.772	95.991	93.195	90.301	87.875	84.777
67	109.555	108.710	106.308	103.907	101.165	98.329	95.380	92.297	89.214
68	116.002	114.222	111.594	108.966	106.338	103.463	100.460	97.130	93.801
69	121.448	119.735	116.949	114.165	111.381	108.597	105.539	102.075	98.611
70	126.965	125.247	122.321	119.396	116.470	113.545	110.619	107.059	103.500

the Wife—concluded.

58	59	60	61	62	63	64	65	66	67	68	69	70	
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...	...	...	...	...	...	...	...	...	...	...	...	...	19
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...	...	...	...	...	...	...	...	...	...	...	...	...	21
...	...	...	...	...	...	...	...	...	...	...	...	...	22
...	...	...	...	...	...	...	...	...	...	...	...	...	23
...	...	...	...	...	...	...	...	...	...	...	...	...	24
...	...	...	...	...	...	...	...	...	...	...	...	...	25
...	...	...	...	...	...	...	...	...	...	...	...	...	26
...	...	...	...	...	...	...	...	...	...	...	...	...	27
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...	...	...	...	...	...	...	...	...	...	...	...	...	43
...	...	...	...	...	...	...	...	...	...	...	...	...	44
...	...	...	...	...	...	...	...	...	...	...	...	...	45
...	...	...	...	...	...	...	...	...	...	...	...	...	46
...	...	...	...	...	...	...	...	...	...	...	...	...	47
35.226	...	...	...	...	...	...	...	...	...	...	...	...	48
36.622	35.405	...	...	...	...	...	...	...	...	...	...	...	49
38.017	36.846	35.589	...	...	...	...	...	...	...	...	...	...	50
39.413	38.288	37.103	35.760	...	...	...	...	...	...	...	...	...	51
40.808	39.729	38.616	37.379	35.921	...	...	...	...	...	...	...	...	52
42.204	41.171	40.130	38.998	37.676	36.099	...	...	...	...	...	...	...	53
44.424	42.612	41.643	40.617	39.431	37.997	36.301	...	...	...	...	...	...	54
46.644	44.988	43.157	42.236	41.187	39.895	38.332	36.604	...	...	...	...	...	55
48.864	47.364	45.631	43 855	42.942	41.794	40.363	38.712	37.040	...	...	...	...	56
51.084	49.740	48.104	46.371	44.697	43.692	42.394	40.821	39.170	37.583	...	...	...	57
53.304	52.116	50.578	48.888	47.230	45 590	44.425	42.929	41.300	39.710	38.213	...	...	58
56.331	54.492	53.051	51.404	49.763	48.137	46.456	45.038	43.431	41.838	40.321	38.825	...	59
59.359	57.569	55.525	53 921	52 296	50.685	49.017	47.146	45.561	43.965	42.429	40.930	39.306	60
62.386	60.646	58.699	56.437	54.829	53.232	51.578	49.753	47.691	46.093	44.538	43.036	41.433	61
65.414	63.722	61.874	59.736	57.362	55.780	54.140	52.360	50.372	48.220	46.646	45.141	43.560	62
68.441	66.799	65.048	63.085	60.700	58.327	56.701	54.966	53.053	50.948	48.754	47.247	45.687	63
72.847	69.876	68.223	66.334	64'038	61.756	59.262	57.573	55.734	53.676	51.518	49.352	47.814	64
77.253	74.237	71.397	69.633	67.377	65.185	62.756	60.180	58.415	56.403	54.282	52.121	49.941	65
81.660	78.599	75.682	72.932	70.715	68.614	66.249	63.705	61.096	59.131	57.046	54.890	52.671	66
86.066	82.960	79.967	77.010	74.053	72.043	69.743	67.231	64.545	61.859	59.810	57.660	55.400	67
90.472	87.322	84.251	81.324	78.398	75.472	73.236	70.756	68.028	65.301	62.574	60.429	58.130	68
95.147	91.683	88.536	85.583	82.632	79.681	76.730	74.282	71.511	68.740	65.969	63.198	60.859	69
99.940	96.381	92.821	89.818	86.815	83.813	80.810	77.807	74.963	72.120	69.276	66.433	63.589	70

Husband's Age.

Table BI.

Table shewing the Monthly Payments, according to a diminishing scale of Rates, necessary to secure a Monthly Pension of Sixteen Rupees to a Boy, from his Father's death till his attainment of the age of eighteen years.

Age of the Father.

	Age of					
	0	1	2	3	4	5
20	3.6	...	...	...	...	...
21	3.7	3.8	...	...	...	...
22	3.7	3.9	3.8	...	...	...
23	3.8	4.0	3.9	3.7	...	...
24	3.8	4.1	3.9	3.7	3.5	...
25	3.8	4.1	4.0	3.8	3.5	3.2
26	3.9	4.2	4.0	3.8	3.5	3.2
27	4.0	4.2	4.1	3.9	3.7	3.3
28	4.0	4.2	4.1	4.0	3.7	3.4
29	4.1	4.3	4.1	4.0	3.8	3.5
30	4.2	4.3	4.2	4.0	3.8	3.5
31	4.3	4.4	4.2	4.1	3.9	3.6
32	4.3	4.7	4.5	4.2	4.0	3.7
33	4.4	4.8	4.6	4.3	4.1	3.8
34	4.5	4.8	4.7	4.5	4.2	3.9
35	4.7	4.9	4.8	4.6	4.3	4.0
36	4.8	5.0	4.8	4.6	4.4	4.1
37	4.9	5.1	4.9	4.7	4.5	4.2
38	4.9	5.3	5.0	4.8	4.6	4.3
39	5.0	5.4	5.1	4.9	4.7	4.4
40	5.2	5.5	5.3	5.0	4.8	4.5
41	5.4	5.6	5.4	5.1	4.9	4.6
42	5.5	5.8	5.5	5.3	5.0	4.7
43	5.6	6.0	5.6	5.4	5.1	4.8
44	5.9	6.1	5.8	5.5	5.2	4.9
45	6.0	6.2	6.0	5.7	5.4	5.0
46	6.2	6.4	6.1	5.9	5.5	5.1
47	6.4	6.6	6.3	6.0	5.7	5.3
48	6.6	6.8	6.6	6.2	5.9	5.4
49	6.8	7.1	6.8	6.4	6.0	5.6
50	7.0	7.3	7.0	6.6	6.2	5.8
51	7.3	7.5	7.2	6.8	6.5	6.0
52	7.6	7.8	7.4	7.1	6.7	6.2
53	7.9	8.1	7.8	7.4	6.9	6.5
54	8.3	8.5	8.1	7.7	7.2	6.7
55	8.5	8.9	8.5	8.0	7.5	7.0
56	9.0	9.2	8.9	8.4	7.9	7.3
57	9.5	9.7	9.2	8.9	8.3	7.7
58	9.9	10.2	9.7	9.2	8.6	8.0
59	10.4	10.7	10.3	9.7	9.1	8.4
60	10.9	11.2	10.8	10.3	9.6	8.9
61	...	11.7	11.3	10.8	10.1	9.3
62	...	...	11.8	11.3	10.7	9.9
63	...	...	...	11.8	11.2	10.4
64	...	...	...	...	11.7	11.0
65	...	...	...	...	...	11.5
66	...	...	...	...	...	...
67	...	...	...	...	...	...
68	...	...	...	...	...	...
69	...	...	...	...	...	...
70	...	...	...	...	...	...

the Son.

6	7	8	9	10	11	12	13	14	15	16	17	18
...	...	...	...	...	...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...	...	...	...	...	...
2.9	...	...	...	...	...	...	...	...	...	..	...	...
3.0	2.7	...	...	...	...	...	...	...	...	...	...	...
3.0	2.7	2.4	...	...	...	...	...	...	...	...	...	...
3.1	2.8	2.4	2.3	...	...	...	...	...	...	...	...	...
3.1	2.9	2.5	2.4	2.1	...	...	...	...	...	...	...	...
3.2	3.0	2.6	2.4	2.2	1.9	...	...	...	...	...	...	...
3.2	3.0	2.6	2.5	2.2	2.0	1.5	...	...	...	...	...	...
3.3	3.1	2.7	2.5	2.3	2.1	1.6	1.3	...	...	...	...	...
3.3	3.1	2.8	2.5	2.3	2.1	1.6	1.4	1.1	...	...	...	...
3.4	3.1	2.8	2.6	2.3	2.1	1.6	1.4	1.1	0.9	...	...	...
3.4	3.2	2.9	2.6	2.4	2.1	1.7	1.4	1.2	0.9	0.6	...	...
3.5	3.2	3.0	2.7	2.4	2.2	1.7	1.4	1.2	0.9	0.6	0.4	...
3.6	3.3	3.0	2.8	2.4	2.2	1.7	1.5	1.2	0.9	0.7	0.4	0.0
3.7	3.3	3.1	2.9	2.5	2.2	1.8	1.5	1.2	1.0	0.7	0.4	0.0
3.8	3.4	3.2	2.9	2.5	2.3	1.8	1.5	1.3	1.0	0·7	0.4	0.0
3.9	3.4	3.3	3.0	2.6	2.3	1.8	1.6	1.3	1.0	0·7	0.4	0.0
4.0	3.5	3.3	3.1	2.6	2.4	1.9	1.6	1.3	1.0	0·7	0.4	0.0
4.1	3.6	3.4	3.1	2.7	2.4	1.9	1.6	1.4	1.0	0.7	0.4	0.0
4.2	3.7	3.5	3.2	2.8	2.5	2.0	1.7	1.4	1.0	0.7	0.4	0.0
4.3	3.8	3.6	3.2	2.9	2.5	2.0	1.7	1.4	1.1	0.8	0.4	0·0
4.4	3.9	3.7	3.3	3.0	2·6	2.1	1.7	1.4	1.1	0.8	0.4	0.0
4.5	4.0	3.8	3.4	3.1	2·7	2.1	1.8	1.5	1.1	0.8	0.4	0.0
4.6	4.1	3.9	3.5	3.1	2·8	2.2	1.8	1.5	1.1	0.8	0.5	0.0
4.7	4.3	4.0	3.6	3.2	2·9	2.2	1.9	1.6	1.2	0.8	0.5	0.0
4.9	4.5	4.2	3.7	3.3	3.0	2.3	1.9	1.6	1.2	0.8	0.5	0.0
5.1	4.6	4.3	3.8	3.4	3.1	2.3	2.0	1.7	1.2	0.9	0.5	0.0
5.3	4.8	4.4	4.0	3.5	3.2	2.4	2.0	1.7	1.3	0.9	0.5	0.0
5.5	5.1	4.5	4.1	3.6	3.3	2.5	2.1	1.8	1.3	0.9	0.5	0.0
5.7	5.3	4.7	4.2	3.8	3.4	2.6	2.2	1.8	1.3	0.9	0.5	0.0
5.9	5.5	4.9	4.4	4.0	3.5	2.7	2.3	1.9	1.4	1.0	0.5	0 0
6.2	5.7	5·2	4.6	4.1	3 6	2.8	2.4	2.0	1.4	1.0	0.6	0.0
6.5	5.9	5.4	4.8	4 3	3.7	2.9	2.5	2.1	1·5	1.0	0.6	0.0
6.8	6.3	5.6	5.1	4.5	3.9	3.0	2.6	2.2	1.6	1.1	0.6	0.0
7.1	6.6	5.9	5.3	4.7	4.1	3.2	2.7	2.3	1.6	1.1	0.6	0.0
7.5	6.9	6.3	5.6	4.9	4.3	3.4	2.8	2.4	1.7	1.2	0.7	0.0
7.8	7.3	6.6	5.9	5.2	4.5	3.5	3.0	2.5	1.8	1.2	0.7	0 0
8.3	7.6	6.9	6.3	5.5	4.8	3.7	3.1	2.6	1.9	1.3	0.7	0.0
8.8	8.0	7.3	6.5	5.8	5.1	3.9	3.2	2.7	2.0	1.4	0.8	0.0
9.3	8.5	7.7	6.8	6.1	5.4	4.2	3.4	2.9	2.1	1.4	0.8	0.0
9.8	9.0	8.1	7.3	6.4	5.6	4.4	3.7	3.1	2.2	1.5	0 9	0.0
10.3	9.5	8.7	7.7	6.8	5.9	4.6	3.9	3.2	2.3	1.6	0.9	0.0
...	10·0	9.1	8.1	7.3	6.3	4.9	4.1	3.3	2.5	1.7	1.0	0.0
...	...	9.6	8.6	7.7	6.7	5.2	4.3	3.5	2 6	1.8	1.0	0.0
...	..	...	9.0	8.0	7.0	5.5	4.6	3.7	2.8	1.9	1.1	0.0
...	...	...	...	8.5	7.4	5.8	4.9	3.9	2.9	2.0	1.1	0.0

N.B.—The figures after the points are decimals, not annas.

Table BII

Shewing the monthly payments to continue throughout the Temporary co-existence of Father and Son, during the Son's minority, which will provide a pension of Eighty Rupees per month to the Son, for that period of his Life under the age of 21 years during which he may happen to survive his Father.

Age of the Father.

	Age of 0	1	2	3	4	5	6	7	8
20	12.878	...	...	...	...	...	...	...	...
21	13.177	12.990	...	...	...	...	...	...	...
22	13.476	13.250	12.881	...	...	...	...	...	...
23	13.776	13.509	13.124	12.571	...	...	...	...	...
24	14.075	13.769	13.368	12.821	12.102	...	...	...	...
25	14.374	14.028	13.611	13.071	12.380	11.610	...	...	...
26	14.797	14.288	13.855	13.320	12.657	11.915	11.106	...	...
27	15.219	14.759	14.098	13.570	12.935	12.220	11.439	10.594	...
28	15.642	15.230	14.614	13.820	13.212	12.526	11.772	10.955	10.071
29	16.064	15.700	15.131	14.379	13.490	12.831	12.105	11.316	10.464
30	16.487	16.171	15.647	14.938	14.087	13.136	12.438	11.676	10.848
31	17.238	16.642	16.164	15.496	14.684	13.767	12.771	12.037	11.236
32	17.989	17.446	16.680	16.055	15.282	14.398	13.429	12.398	11.623
33	18.740	18.251	17.522	16.614	15.879	15.030	14.088	13.074	12.010
34	19.491	19.055	18.364	17.473	16.476	15.661	14.746	13.749	12.690
35	20.242	19.860	19.206	18.333	17.331	16.292	15.405	14.425	13.370
36	21.199	20.664	20.048	19.192	18.186	17.121	16.063	15.100	14.049
37	22.156	21.601	20.890	20.052	19.042	17.950	16.844	15.776	14.729
38	23.113	22.538	21.776	20.911	19.897	18.779	17.624	16.487	15.409
39	24.070	23.476	22.662	21.718	20.752	19.608	18.405	17.198	16.032
40	25.027	24.413	23.548	22.525	21.469	20.437	19.185	17.909	16.654
41	25.843	25.350	24.434	23.333	22.186	21.072	19.966	18.620	17.277
42	26.660	26.139	25.320	24.140	22.904	21.706	20.539	19.331	17.899
43	27.476	26.928	26.102	24.947	23.621	22.341	21.111	19.867	18.522
44	28.292	27.716	26.884	25.745	24.338	22.975	21.684	20.404	19.048
45	29.108	28.505	27.667	26.544	25.165	23.610	22.256	20.940	19.574
46	30.214	29.294	28.449	27.342	25.992	24.464	22.829	21.477	20.100
47	31 321	30.470	29.231	28.141	26.820	25.318	23.694	22.013	20.626
48	32.427	31.646	30.451	28.939	27.647	26.171	24.560	22.873	21.152
49	33.534	32.823	31.672	30.185	28.474	27.025	25.425	23.733	21.796
50	84.640	33.999	32.892	31.431	29.740	27.879	26.291	24.594	22.441
51	36.261	35.175	34.113	32.677	31.005	29.173	27.156	25.454	23.085
52	37.882	36.935	35.333	33.923	32.271	30.467	28.498	26.314	23.730
53	39.502	38.695	37.239	35.169	33.536	31.761	29.840	27.719	24.374
54	41.123	40.454	39.145	37.106	34.802	33.055	31.182	29.124	26.040
55	42.744	42.214	41.050	39.044	36.941	34.349	32.524	30.529	27.707
56	45.264	43.974	42.956	40.981	39.079	36.527	33.866	31.934	29.373
57	47.783	46.601	44.862	42.919	41.218	38.705	36.026	33.339	31.040
58	50.303	49.228	47.544	44.856	43.356	40.883	38.186	35.456	32.706
59	52.822	51.854	50.226	47.653	45.495	43.061	40.346	37.572	34.762
60	55.342	54.481	52.909	50.450	48.185	45.239	42.506	39.689	36.817
61	...	57.108	55.591	53.247	50.874	47.932	44.666	41.805	38.878
62	...	...	58.273	56.044	53.564	50.626	47.369	43.922	40.928
63	...	...	...	58.841	56.253	53.319	50.072	46.603	42.984
64	...	...	...	...	58.943	56.012	52.774	49.283	45.610
65	...	...	...	...	...	58.706	55.477	51.964	48.236
66	...	...	...	...	...	...	58.180	54.644	50.861
67	...	...	...	...	...	...	...	57.325	53.487
68	...	...	...	...	...	...	...	...	56.113
69	...	...	...	...	...	...	...	...	...
70	...	...	...	...	...	...	...	...	...
71	...	...	...	...	...	...	...	...	...
72	...	...	...	...	...	...	...	...	...
73	...	...	...	...	...	...	...	...	...
74	...	...	...	...	...	...	...	...	...
75	...	...	...	...	...	...	...	...	...

the Son.

9	10	11	12	13	14	15	16	17	18	19	20	
...	...	...	...	...	...	...	...	...	...	...	...	20
...	...	...	...	...	...	...	...	...	...	...	...	21
...	...	...	...	...	...	...	...	...	...	..	...	22
...	...	...	...	...	...	...	...	...	...	...	...	23
...	...	...	...	...	...	...	...	...	...	...	...	24
...	...	...	...	...	...	...	...	...	...	...	...	25
...	...	...	...	...	...	...	...	...	...	...	...	26
...	...	...	...	...	...	...	...	...	...	...	...	27
...	...	...	...	...	...	...	...	...	...	...	...	28
9.543	...	...	...	...	...	...	...	...	...	...	...	29
9.955	9.000	...	...	...	...	...	...	...	...	...	...	30
10.368	9.434	8.445	...	...	...	...	...	...	...	...	...	31
10.780	9.868	8.895	7.872	...	...	...	...	...	...	...	...	32
11.193	10.302	9.345	8.329	7.281	...	...	...	...	...	...	...	33
11.605	10.736	9.794	8.787	7.735	6.660	...	...	...	...	...	...	34
12.273	11.170	10.244	9.244	8.188	7.097	6.004	...	...	...	...	...	35
12.940	11.807	10.694	9.702	8.642	7.534	6.409	5.298	...	...	...	...	36
13.608	12.444	11.281	10.159	9.095	7.970	6.813	5.655	4.524	...	...	...	37
14.275	13.080	11.867	10.677	9.549	8.407	7.218	6.013	4.820	3.664	...	...	38
14.943	13.717	12.454	11.195	9.981	8.844	7.622	6.370	5.116	3.886	2 697	...	39
15.470	14.354	13.040	11.714	10.413	9.184	8.027	6.728	5.411	4.108	2.840	1.570	40
15.997	14.794	13.627	12 232	10.846	9.523	8.281	7.085	5.707	4.329	2.983	1 640	41
16.525	15.233	13.998	12.750	11.278	9.863	8.534	7.268	6.003	4.551	3.125	1.710	42
17.052	15.673	14.369	13.075	11.710	10.202	8.788	7.451	6.184	4.773	3.268	1.780	43
17.579	16.112	14.740	13.400	12.013	10.542	9.041	7.634	6.266	4.871	3.411	1.850	44
18 109	16.552	15.111	13.725	12.316	10.836	9.295	7.817	6.397	4.969	3.486	1.920	45
18.639	17.084	15.482	14.050	12.620	11.129	9.578	8.000	6.529	5.066	3 560	1.968	46
19.168	17.616	16.000	14.375	12.923	11.423	9.861	8.259	6.660	5.164	3.635	2.016	47
19.698	18.147	16.519	14.864	13.226	11.716	10.144	8.518	6.880	5.262	3.709	2.064	48
20.228	18.679	17.037	15.352	13.672	12.010	10.427	8.777	7.101	5.433	3.784	2.112	49
21.054	19.211	17.556	15.841	14.119	12.411	10.710	9.036	7.321	5.604	3.900	2.160	50
21.881	20.028	18.074	16.329	14.565	12.811	11.068	9.295	7.542	5.775	4.017	2.221	51
22.707	20.844	18.897	16.818	15.012	13.212	11.427	9.623	7.762	5.946	4.133	2.282	52
23.534	21.661	19.720	17.658	15.458	13.612	11.785	9.951	8.066	6.117	4.250	2.343	53
24.360	22.477	20.542	18.499	16.315	14.013	12.144	10.278	8.371	6.394	4.366	2.404	54
25.863	23.294	21.365	19.339	17.172	14.864	12.502	10.606	8.675	6.672	4.598	2 465	55
27.367	24.783	22.188	20.180	18.028	15.715	13.302	10.934	8.980	6.949	4.830	2.613	56
28.870	26.272	23.609	21.020	18.885	16.566	14.102	11.638	9.284	7.227	5.062	2.761	57
30.374	27.760	25.029	22.349	19.742	17.417	14.903	12.342	9.870	7.504	5.294	2.908	58
31.877	29.249	26.450	23.678	20.961	18.268	15 703	13 045	10.456	7.957	5.526	3.056	59
33.867	30.738	27.870	25.006	22.180	19.372	16.503	13.749	11.043	8.410	5.838	3.204	60
35.857	32.676	29.291	26.335	23.400	20.475	17.501	14.453	11.629	8.864	6.149	3.376	61
37.848	34.615	31.185	27.664	24.619	21.579	18.499	15.350	12.215	9.317	6 461	3 547	62
39.838	36.553	33.079	29.486	25.838	22.682	19.498	16.246	12.988	9.770	6.772	3.719	63
41.828	38.492	34.973	31.307	27.561	23.786	20 496	17.143	13.761	10.399	7.084	3.890	64
44.359	40.430	36.867	33.129	29.284	25.382	21.494	18.039	14.535	11.028	7.547	4.062	65
46.890	42.813	38.761	34.950	31.008	26.978	22.926	18.936	15.308	11.657	8.011	4.330	66
49.422	45.196	40.930	36.772	32.731	28.574	24.358	20.161	16 081	12.286	8.474	4.599	67
51.953	47.580	43.099	38.668	34.454	30.170	25.791	21 386	17.063	12.915	8 938	4.867	68
54.484	49.963	45.267	40.564	36.035	31.766	27.223	22 612	18 044	13.632	9.401	5.136	69
...	52.346	47.486	42.460	37.616	33.019	28 655	23.837	19.026	14.349	9 852	5.404	70
...	...	49.605	44.356	39.197	34.272	29 611	25.662	20.007	15.065	10 303	5.616	71
...	...	...	46.252	40.778	35.524	30.566	25.792	20.989	15.782	10.754	5.829	72
...	...	...	...	42.359	36.777	31.522	26.521	21.556	16.499	11.205	6 041	73
...	...	...	...	...	38.030	32.477	27.251	22.122	16.961	11.656	6.254	74
...	...	...	...	...	...	33.433	27.980	22.689	17.422	12.014	6.466	75

Age of the Father.

Table C.

Table of Monthly Premiums in Rupees and Annas payable during the Joint Life of Father and Daughter or until the Daughter's Marriage, which will provide, at the death of the Parent, a pension to the Child of 80 Rupees per month, ceasing with her Life or on her Marriage.

Age of the Father.

Age of the	0	1	2	3	4	5	6	7	8
20	15.11	...	...	...	...	...	...	...	...
21	16.1	16.0	...	...	...	...	...	...	...
22	16.7	16.6	16.3	...	...	...	...	...	...
23	16.13	16.11	16.8	16.2	...	...	...	...	...
24	17.2	17.1	16.13	16.7	16.15	...	...	...	...
25	17.8	17.6	17.2	16.13	16.5	15.11	...	...	...
26	18.0	17.11	17.8	17.2	16.11	16.2	15.8	...	...
27	18.8	18.4	17.13	17.8	17.1	16.9	16.0	15.6	...
28	19.0	18.13	18.7	17.13	17.7	16.15	16.7	15.14	15.4
29	19.8	19.6	19.1	18.8	17.13	17.6	16.14	16.6	15.13
30	20.0	19.15	19.11	19.3	18.8	17.13	17.6	16.14	16.5
31	20.14	20.8	20.4	19.13	19.4	18.9	17.13	17.6	16.14
32	21.15	21.7	20.14	20.8	19.15	19.5	18.10	17.14	17.7
33	22.9	22.5	21.14	21.3	20.11	20.2	19.7	18.11	17.15
34	23.7	23.4	22.13	22.3	21.7	20.14	20.4	19.9	18.13
35	24.5	24.3	23.13	23.3	22.7	21.10	21.1	20.6	19.11
36	25.6	25.2	24.12	24.3	23.7	22.10	21.13	21.4	20.9
37	26.7	26.3	25.12	25.3	24.7	23.10	22.13	22.1	21.6
38	27.5	27.4	26.12	26.3	25.7	24.10	23.12	22.15	22.4
39	28.10	28.5	27.13	27.2	26.8	25.9	24.11	23.14	23.1
40	29.11	29.6	28.13	28.2	27.5	26.9	25.11	24.12	23.14
41	30.10	30.8	29.14	29.1	28.3	27.7	26.10	25.10	24.11
42	31.10	31.6	30.14	30.1	29.2	28.4	27.6	26.9	25.9
43	32.9	32.5	31.16	31.0	30.0	29.1	28.3	27.5	26.6
44	33.8	33.4	32.12	32.0	30.14	29.14	28.15	28.1	27.2
45	34.8	34.3	33.12	32.15	31.15	30.11	29.12	28.13	27.15
46	35.12	35.2	34.11	33.15	32.15	31.12	30.8	29.9	28.11
47	36.15	36.7	35.9	34.14	33.15	32.13	31.10	30.5	29.7
48	38.3	37.13	37.0	35.14	35.0	33.15	32.11	31.8	30.4
49	39.7	39.2	38.7	37.5	36.0	35.0	33.13	32.10	31.6
50	40.10	40.8	39.13	38.12	37.8	36.1	34.15	33.12	32.8
51	42.7	41.13	41.4	40.4	39.0	37.10	36.1	34.14	33.11
52	44.3	43.12	42.10	41.11	40.8	39.3	37.11	36.0	34.13
53	45.15	45.11	44.12	43.2	42.0	40.12	39.5	37.12	36.0
54	47.12	47.10	46.14	45.7	43.8	42.5	41.0	39.8	37.13
55	49.8	49.9	49.0	47.11	45.15	43.13	42.10	41.4	39.11
56	52.4	51.8	51.2	50.0	48.5	46.5	44.4	43.0	41.9
57	55.0	54.7	53.3	52.4	50.12	48.13	46.12	44.12	43.7
58	57.12	57.5	56.3	54.9	53.3	51.5	49.5	47.4	45.4
59	60.8	60.3	59.3	57.10	55.9	53.13	51.13	49.12	47.12
60	63.4	63.2	62.3	60.10	58.11	56.5	54.5	52.4	50.4
61	...	66.0	65.3	63.11	61.12	57.7	56.13	54.13	52.12
62	...	...	68.3	66.12	64.13	61.2	60.1	57.5	55.4
63	...	...	...	69.13	67.15	64.12	63.4	60.9	57.12
64	...	...	...	...	71.0	68.6	66.8	63.13	61.1
65	..	...	...	..	...	72.1	69.11	67.2	64.5
66	...	...	...	...	...	...	72.15	70.6	67.10
67	...	...	...	...	...	...	...	73.10	70.15
68	...	...	...	...	...	...	...	...	74.4
69	...	...	...	...	...	...	...	...	...
70	...	...	...	...	...	...	...	...	...

Daughter.

9	10	11	12	13	14	15	16	17	18	
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...	...	...	...	...	...	...	...	...	...	28
15.3	...	...	...	...	...	...	...	...	...	29
15.12	15.2	...	...	...	...	...	...	...	...	30
16.5	15.12	15.3	...	...	...	...	...	...	...	31
16.15	16.6	15.14	15.5	...	...	...	..	...	...	32
17.8	17.0	16.8	16.0	15.9	...	...	...	...	...	33
18.2	17.11	17.3	16.12	16.5	16.0	...	...	...	...	34
18.15	18.5	17.14	17.7	17.0	16.12	16.9	...	...	...	35
19.13	19.2	18.9	18.2	17.12	17.7	17.5	17.5	...	...	36
20.11	20.0	19.5	18.13	18.8	18.3	18.1	18.1	18.5	...	37
21.9	20.13	20.3	19.9	19.3	18.15	18.13	18.13	19.0	19.7	38
22.7	21.11	21.0	20.6	19 15	19.11	19.9	19.9	19.12	20.2	39
23.2	22.8	21.13	21.2	20.10	20.5	20.5	20.5	20.7	20.13	40
23.14	23.3	22.10	21.14	21.5	20.15	20.14	21.0	21.3	21.8	41
24.10	23.14	23.4	22.11	22.0	21.9	21.7	21.9	21.14	22.3	42
25.6	24.9	23.14	23.4	22.11	22.3	22.0	22.2	22.7	22.14	43
26.2	25.3	24.8	23.14	23.5	22.13	22.9	22.9	23.0	23.8	44
26.15	25.14	25.2	24.8	23.15	23.8	23.3	23.4	23.9	24.2	45
27.12	26.12	25.12	25.1	24.9	24.3	23.14	23.12	24.2	24.11	46
28.9	27.9	26.9	25.11	25.3	24.13	24.10	24.9	24.11	25.5	47
29.5	28.7	27.7	26.9	25.13	25.8	25.5	25.5	25.8	25.14	48
30.2	29.4	28.5	27.7	26.12	26.3	26.0	26.1	26.5	26.12	49
31.5	30.2	29.3	28.6	27.10	27.1	26.12	26.13	27.2	27.10	50
32.5	31.5	30.1	29.4	28.8	28.0	27.12	27.10	27.15	28.8	51
33.11	32.5	31.5	30.2	29.7	28.15	28.11	28.11	28.12	29.5	52
34.13	33.11	32.10	31.8	30.5	29.14	29.11	29.12	29.15	30.3	53
36.0	34.15	33.14	32.13	31.13	30.13	30.10	30.13	31.2	31.9	54
37.15	36.2	35.2	34.3	33.4	32.5	31.10	31.13	32.5	32.14	55
39.14	38.2	36.7	35.9	34.11	33.14	33.4	32.15	33.8	34.3	56
41.14	40.2	38.7	36.14	36.3	35.7	34.14	34.9	34.11	35.9	57
43.13	42.2	40.6	38.14	37.10	37.0	36.8	36.4	36.6	36.14	58
45.12	44.2	42.6	40.14	39.9	38.9	38.2	37.14	38.1	38.10	59
48.4	46.2	44.6	42.13	41.5	40.8	39.12	39.9	39.13	40.7	60
50.11	48.9	46.6	44.13	43.8	42.7	41.12	41.4	41.8	42.3	61
53.3	51.2	48.14	46.12	45.7	44.7	43.11	43.5	43.3	43.15	62
55.11	53.9	51.7	49.5	47.6	46.5	45.11	45.6	45.6	45.11	63
58.3	56.1	53.15	51.14	49.15	48.5	47.11	47.7	47.9	48.0	64
61.7	58.9	56.8	54.7	52.8	50.14	49.11	49.9	49.12	50.4	65
64.13	61.13	59.0	57.0	55.1	53.7	52.4	51.10	51.14	52.9	66
68.1	65.2	62.6	59.9	57.10	56.1	54.14	54.8	54.1	54.13	67
71.6	68.6	65.12	63.0	60.3	58.10	57.7	57.6	57.5	57.2	68
74.11	71.11	69.2	66.8	63.14	61.3	60.1	60.5	60.9	60.12	69
...	74.15	72.8	70.0	67.9	65.2	62.10	63.3	63.12	64.5	70

Age of the Father

Table C—continued.

Table of Monthly Premiums in Rupees and Annas payable during the Joint Life of Father and Daughter, or until the Daughter's Marriage, which will provide, at the death of the Parent, a pension to the Child of 80 Rupees per month, ceasing with her Life or on her Marriage.

Age of the Father.

	19	20	21	22	23	24	25	26
20	...	...	...	...	...	...	...	...
21	...	...	...	...	...	...	...	...
22	...	...	...	...	...	...	...	...
23	...	...	...	...	...	...	...	...
24	...	...	...	...	...	...	...	...
25	...	...	...	...	...	...	...	...
26	...	...	...	...	...	...	...	...
27	...	...	...	...	...	...	...	...
28	...	...	...	...	...	...	...	...
29	...	...	...	...	...	...	...	...
30	...	...	...	...	...	...	...	...
31	...	...	...	...	...	..	...	...
32	...	...	...	...	..	...	...	...
33	...	...	...	...	...	...	...	...
34	...	...	...	...	...	...	...	...
35	...	...	...	...	...	...	...	...
36	...	...	...	...	...	...	...	...
37	...	...	...	...	...	...	...	...
38	...	...	...	...	...	...	...	...
39	20.13	...	...	...	...	...	...	...
40	21.8	22.6	...	...	...	...	...	...
41	22.2	23.1	24.3	...	...	...	...	...
42	22.13	23.11	24.13	26.3	...	...	...	...
43	23.7	24.5	25.8	26.13	28.5	...	...	...
44	24.2	24.15	26.2	27.9	29.1	30.9	...	...
45	24.12	25.9	26.12	28.3	29.13	31.7	32.14	...
46	25.7	26.5	27.6	28.15	30.10	32.5	33.14	35.4
47	26.2	27.1	28.4	29.9	31.6	33.4	34.15	36.7
48	26.12	27.13	29.2	30.9	32.3	34.2	35.15	37.10
49	27.7	28.9	29.15	31.8	33.3	35.0	37.0	38.13
50	28.6	29.6	30.13	32.7	34.4	36.3	38.0	39.15
51	29.5	30.6	31.10	33.6	35.5	37.6	39.6	41.2
52	30.4	31.7	32.13	34.5	36.6	38.9	40.12	42.11
53	31.3	32.8	34.0	35.12	37.7	39.12	42.1	44.4
54	32.2	33.8	35.4	37.2	39.2	40.15	43.7	45.12
55	33.10	34.9	36.7	38.8	40.12	42.14	44.12	47.5
56	35.2	36.3	37.10	39.15	42.6	44.13	46.15	48.14
57	36.10	37.13	39.6	41.5	44.1	46.12	49.2	51.5
58	38.2	39.8	41.3	43.4	45.11	48.11	51.5	53.11
59	39.10	41.2	42.15	45.3	47.13	50.9	53.8	56.2
60	41.7	42.13	44.12	47.2	49.14	52.14	55.11	58.8
61	43.5	44.12	46.8	49.0	52.0	55.3	58.4	60.15
62	45.2	46.12	48.11	50.15	54.1	57.8	60.13	63.13
63	47.0	48.12	50.14	53.6	56.3	59.13	63.7	66.12
64	48.13	50.11	53.1	55.13	58.14	62.2	66.0	69.10
65	51.4	52.11	55.4	58.3	61.9	65.2	68.9	72.8
66	53.10	55.4	57.7	60.10	64.4	68.2	71.14	75.7
67	56.1	57.13	60.7	63.0	66.15	71.2	75.4	78.15
68	58.8	60.6	63.7	66.8	69.10	74.2	78.9	82.8
69	60.14	62.15	66.7	69.15	73.8	77.2	81.14	86.1
70	64.14	65.8	69.7	73.6	77.5	81.4	85.3	89.9

Daughter—continued.

27	28	29	30	31	32	33	34	35	
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...	...	...	...	...	...	...	...	...	44
...	...	...	...	...	...	...	...	...	45
...	...	...	...	...	...	...	...	...	46
37.13	...	...	...	...	...	...	...	...	47
39.2	40.7	...	...	...	...	...	...	...	48
40.7	41.14	43.1	...	...	...	...	...	...	49
41.12	43.5	44.10	45.12	...	...	...	...	...	50
43.0	44 12	46.2	47.8	48·5	...	...	...	...	51
44 5	46.3	47 10	49.5	50.5	50.12	...	...	...	52
46.2	47.11	49.3	51.2	52·5	53.0	53.2	...	...	53
47.15	49.12	50.11	52.14	54.5	55.4	55.5	55.6	...	54
49 12	51.13	53.2	54·11	56.5	57.7	57.8	57.9	57.10	55
51.8	53 14	55 9	57.4	58.5	59.12	60.0	60.5	60.9	56
53.5	55.15	58.0	59.13	61.1	62.0	62.8	63.0	63.8	57
56.0	58.0	60.7	62.7	63.13	64.15	65.11	66.1	66.7	58
58.10	60.15	62.14	65.0	66.10	67.13	68.11	69.3	69.7	59
61.4	63.13	66.0	67.9	69.6	70·12	71.12	72.2	72.6	60
63.15	66.11	69.3	71.2	72.2	73.11	74.12	75.3	75.10	61
66.9	69.10	72.6	74.10	76.1	76.9	77.13	78.6	78.15	62
69 13	72.8	75.9	78.2	79.15	80.6	80.14	81.9	82.3	63
73.1	76.2	78.12	81.10	83 13	84.3	84.9	84.15	85.8	64
76.5	79.12	82.12	85.2	87.12	88.0	88.4	88.8	88.12	65
79 8	83.5	86.11	89·8	91.10	92.4	92.14	93.9	94.3	66
82.12	86.15	90.11	93.14	95.15	98.0	98.9	99.1	99.9	67
86.8	90.9	94.11	98.4	100.3	102.3	104.3	104.10	105.0	68
90.3	94.7	98.11	102·11	104 8	106.6	108.4	110.3	110.6	69
93.15	98.5	102.11	107.1	108.13	110.9	112.5	114.1	115.13	70

Age of the Father.